



October 26, 2023

| | |
|---|---|
| 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 |
|---|---|

Sub: Investor Presentation

Dear Sir/Madam,

Kindly find enclosed herewith Investor Presentation relating to announcement of Un-Audited financial results of the Company for the second quarter/six months ended September 30, 2023.

You are requested to upload the same on your website.

Thanking you,

Yours faithfully,

For Aurionpro Solutions Limited

**Ninad Kelkar
Company Secretary**

Great
Place
To
Work®

Certified
MAR 2022 - MAR 2023
INDIA

aurionpro 

A D A P T

The New World Order
Of Digital

Investor Presentation

H1 & Q2 FY24

September 2023

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Globally competitive IP



Global presence across 14+ countries



Best Technology Brand – ET Times Best Tech Brands 2022



25+ Years of Experience



2,000 + Employees



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



Dominant player in the banking & fintech industry in Asia



Trusted partner of 100+ clients



India Technology Award – Asian Technology Excellence Awards 2022



Crossed INR 3,000 Cr MCap



INR 600 Cr+ Networth

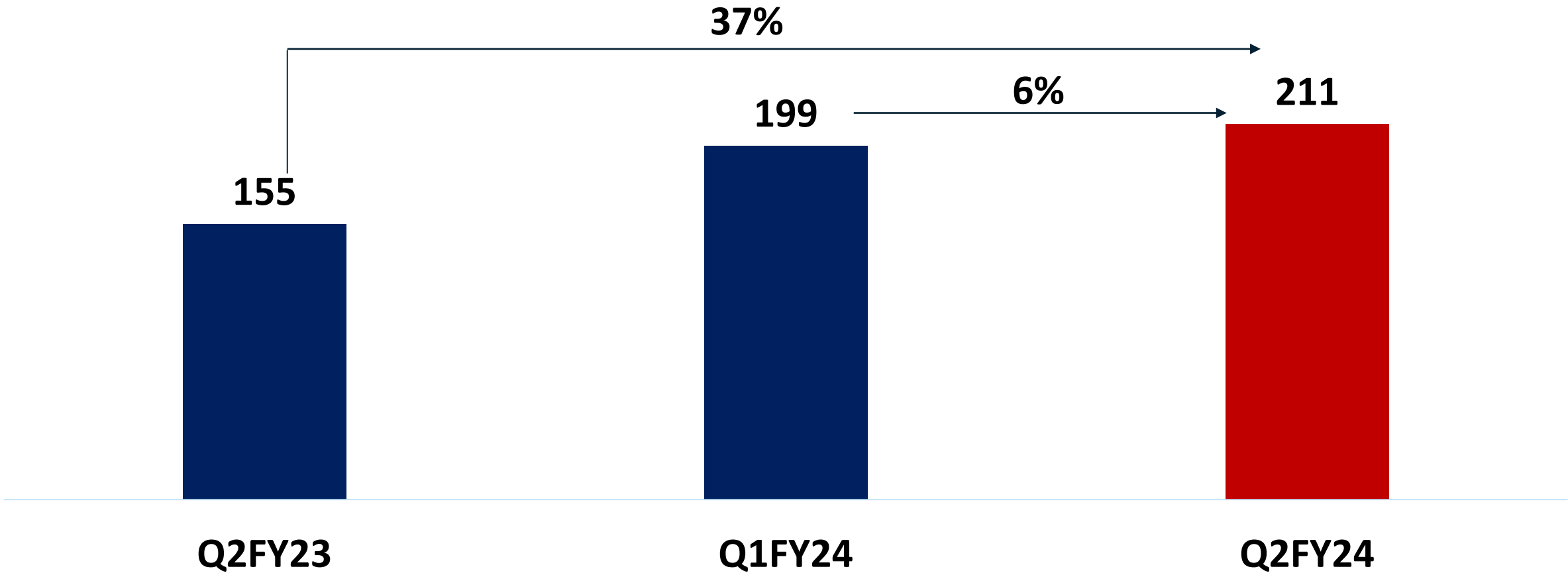


12K+ Shareholders

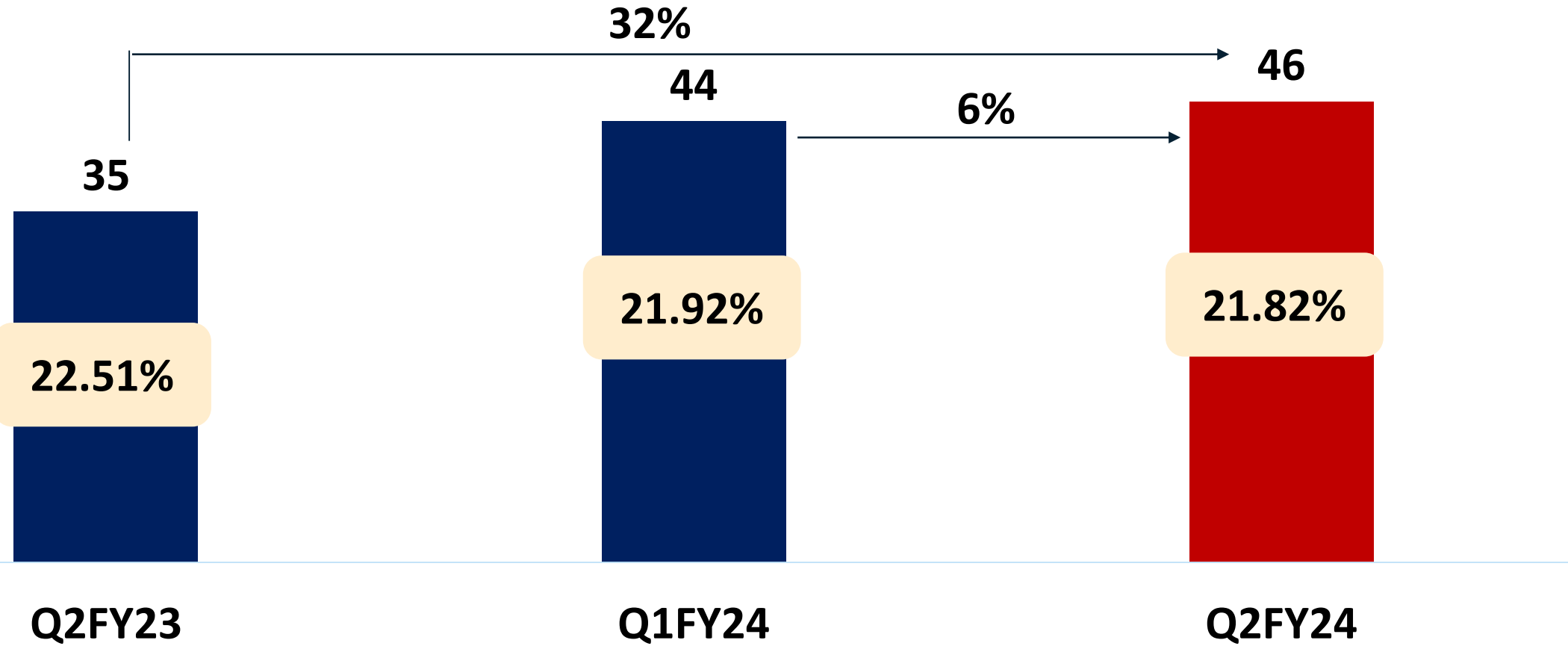
01

FINANCIAL HIGHLIGHTS

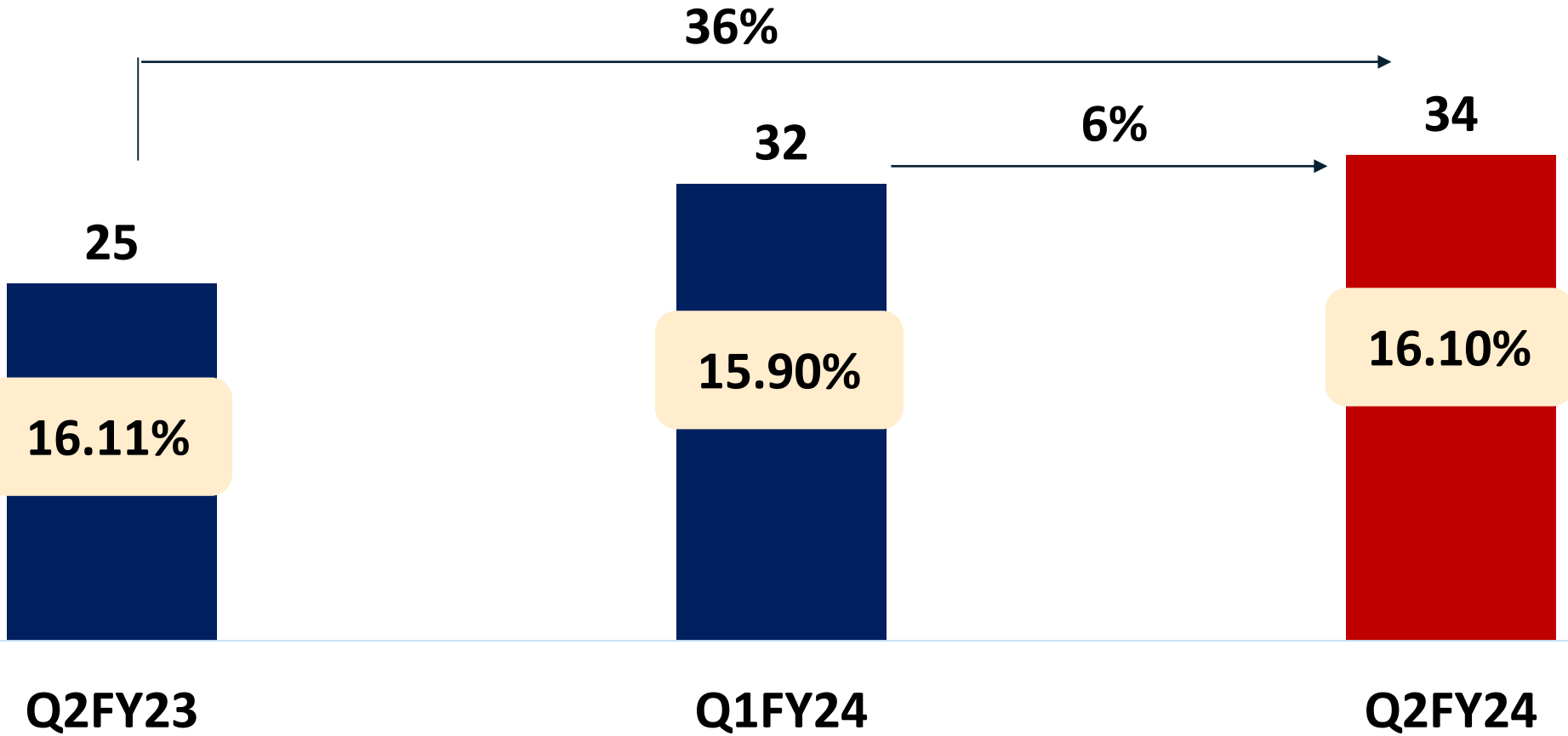
Revenue (INR Cr)



EBITDA (INR Cr) & EBITDA Margins (%)

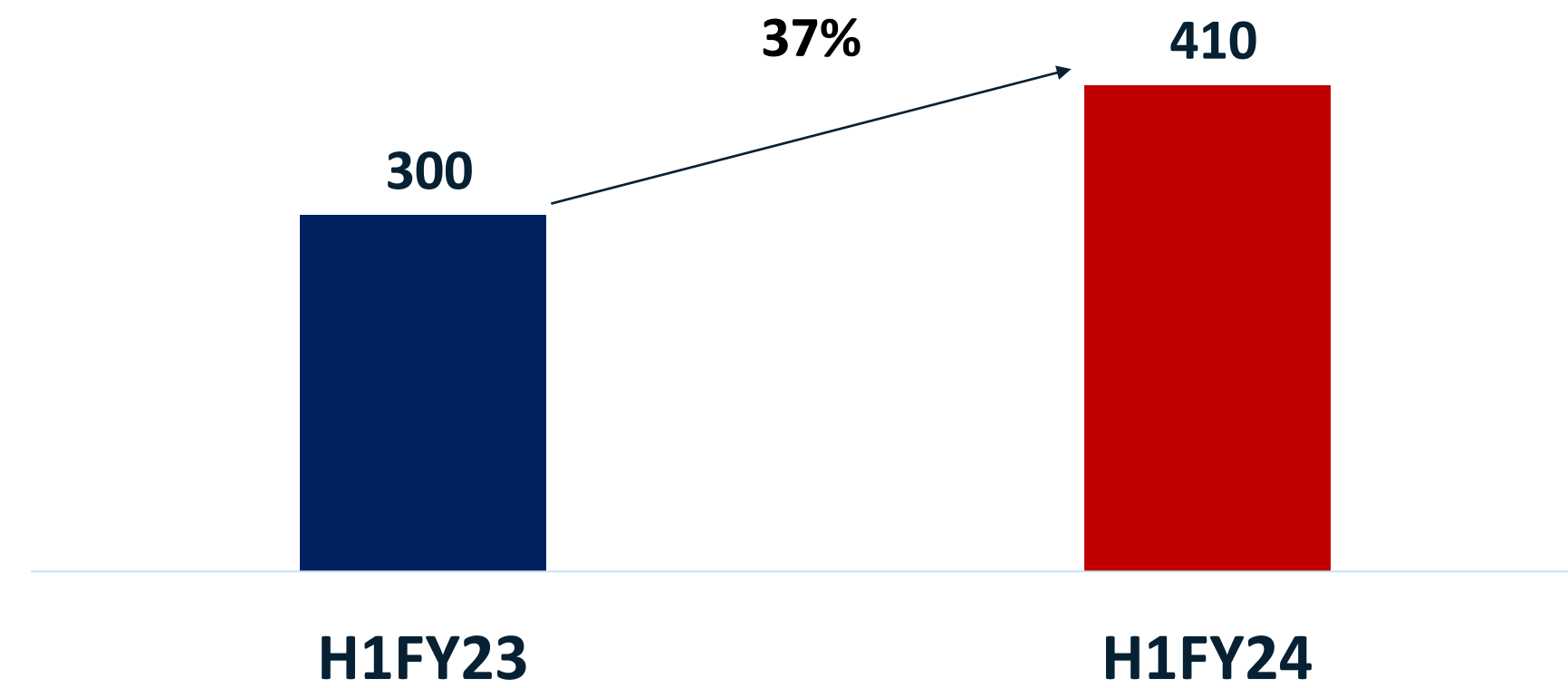


PAT (INR Cr) & PAT Margins (%)

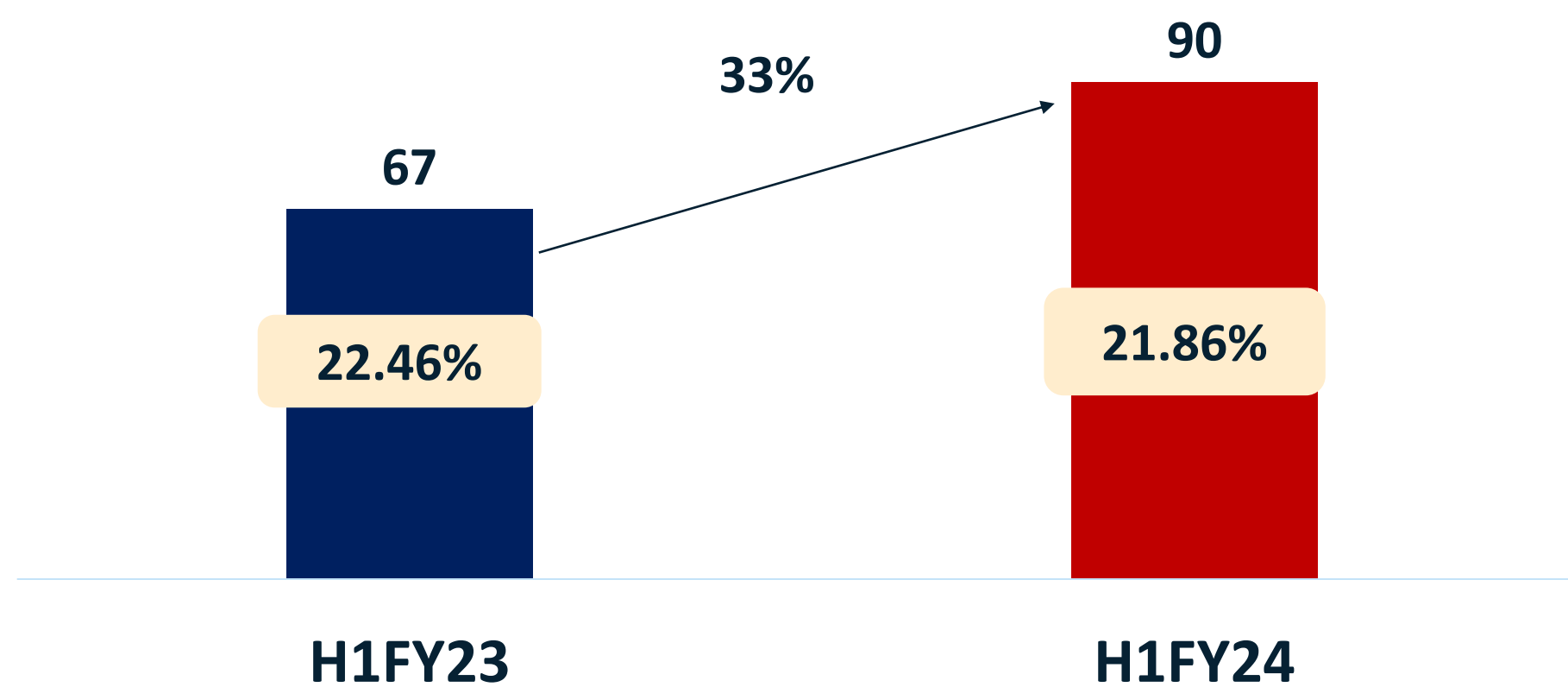


*All numbers have been rounded off

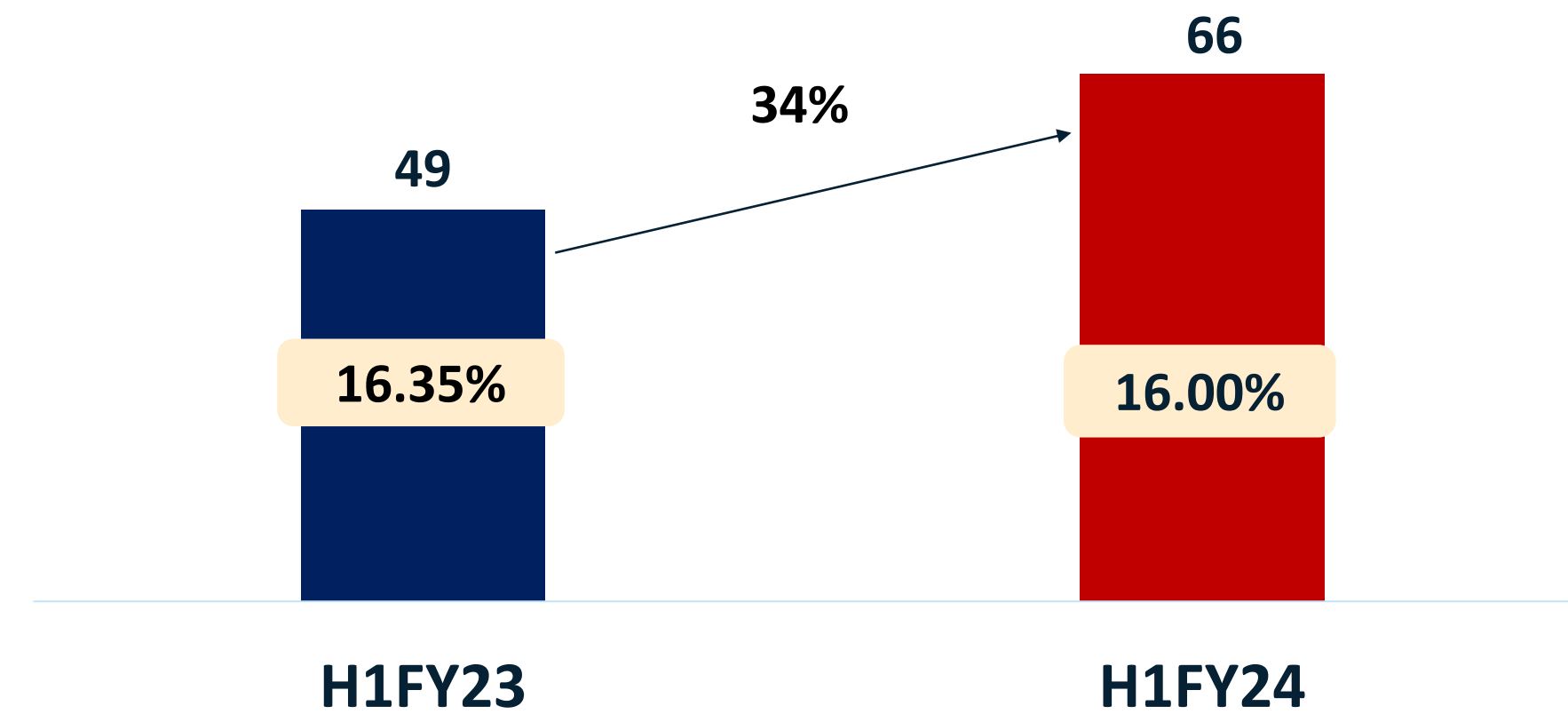
Revenue (INR. Crs)



EBITDA (INR. Crs) & EBITDA Margins (%)



PAT (INR. Crs) & PAT Margins (%)



*All numbers have been rounded off



1

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

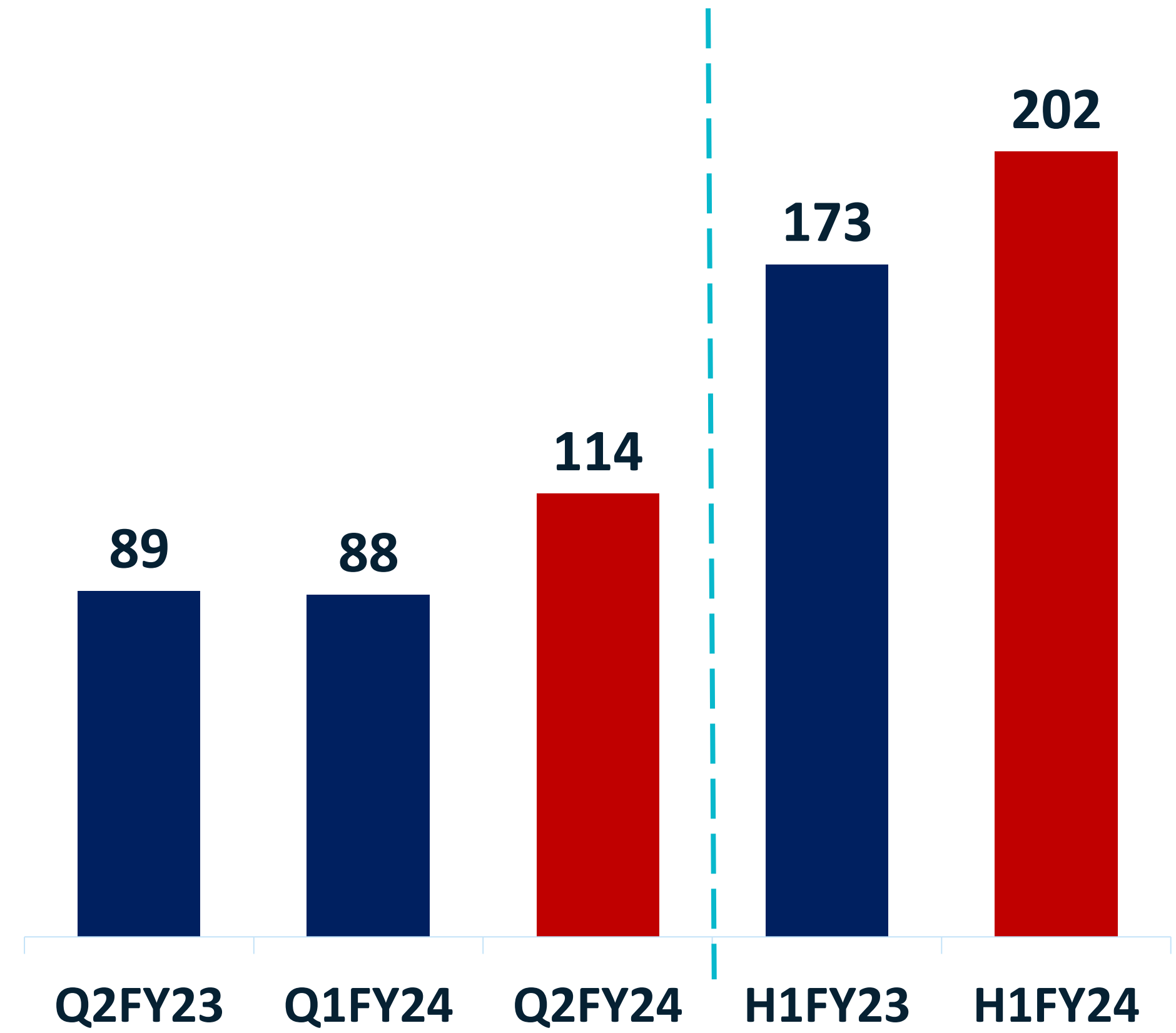
2

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

3

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

Segmental Revenue (INR Cr)



*All numbers have been rounded off

1

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

2

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

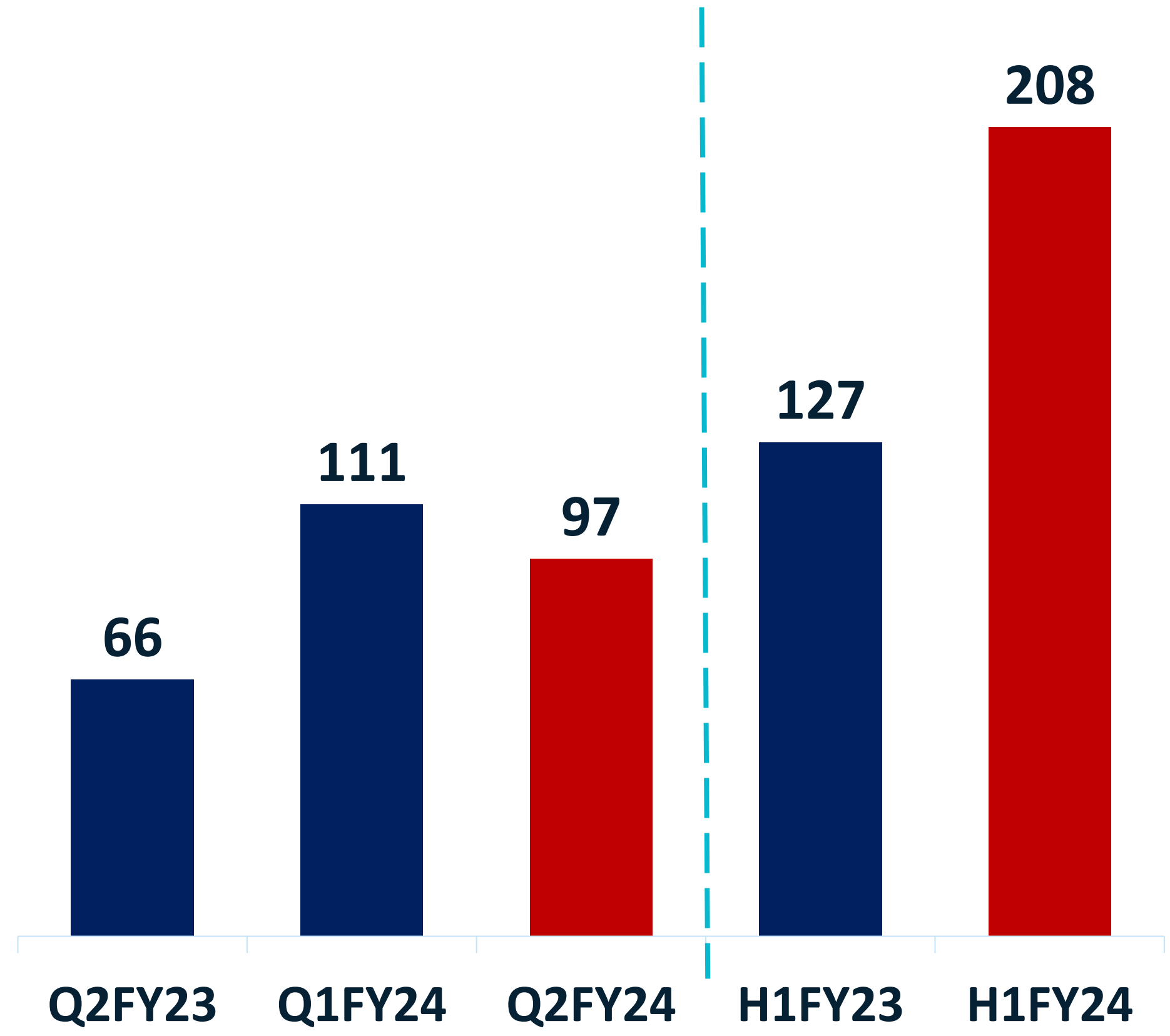
3

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

4

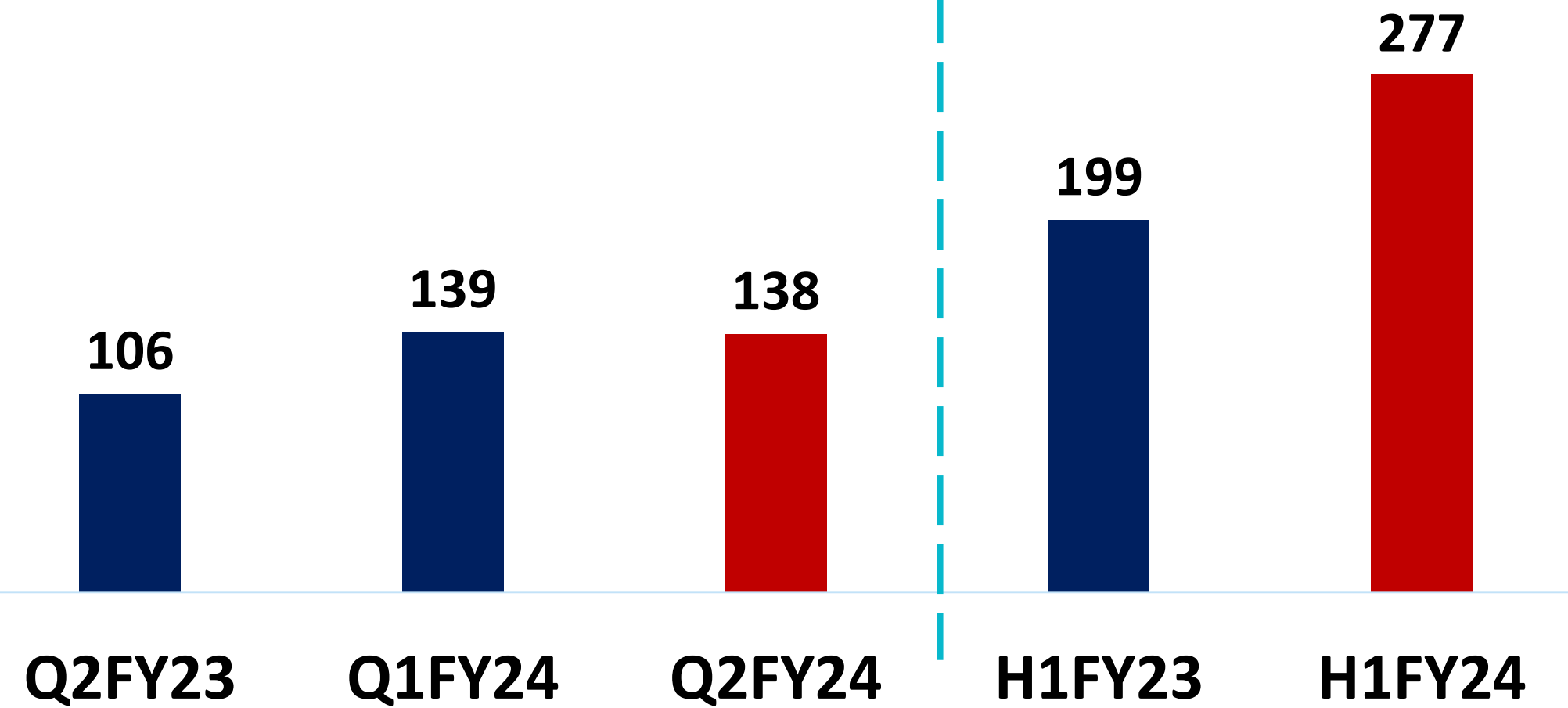
Aurionpro continues to secure multiple projects to enable various digital and automation initiatives of the Central and State governments in India

Segmental Revenue (INR Cr)

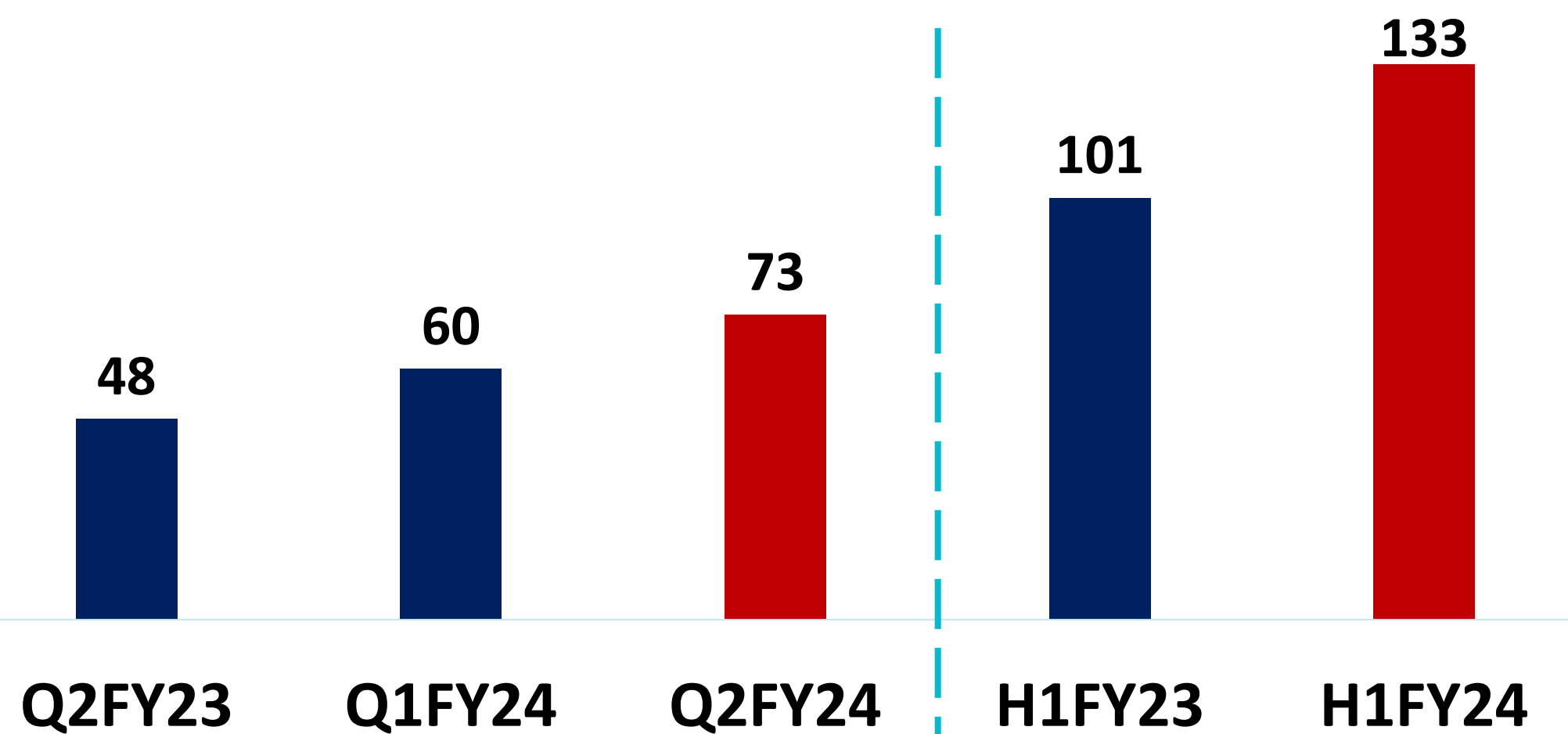


*All numbers have been rounded off

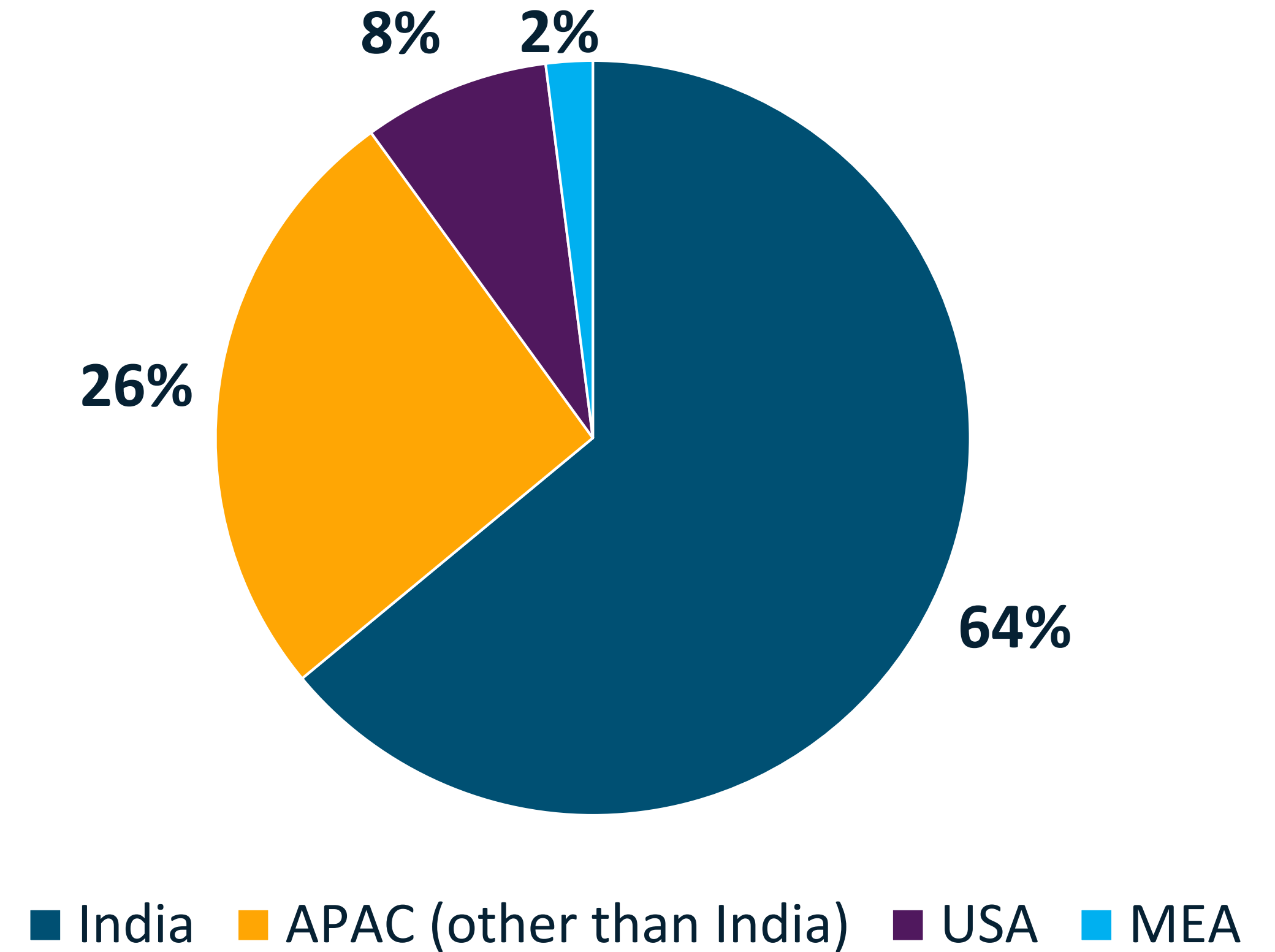
Sale of Software Service (INR Cr)



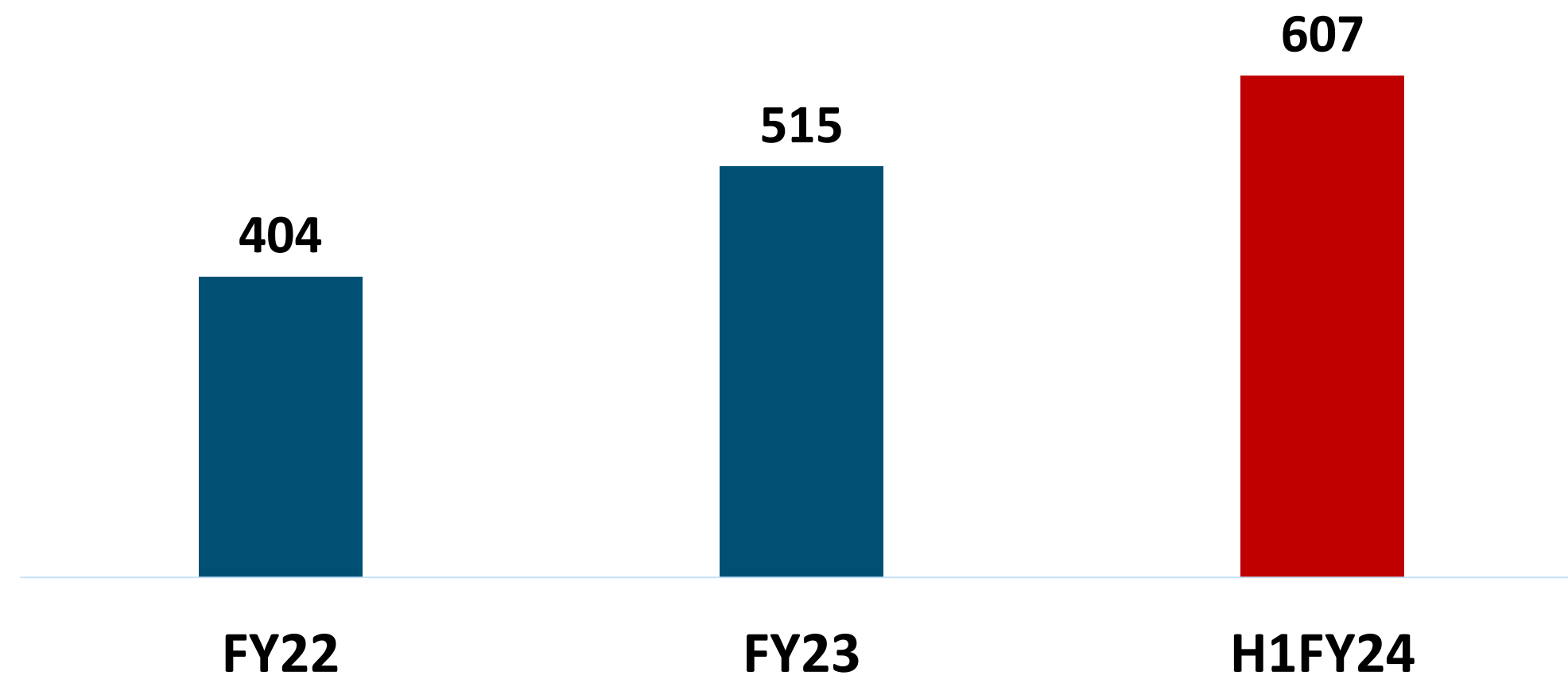
Sale of Equipment & Product Licenses (INR Cr)



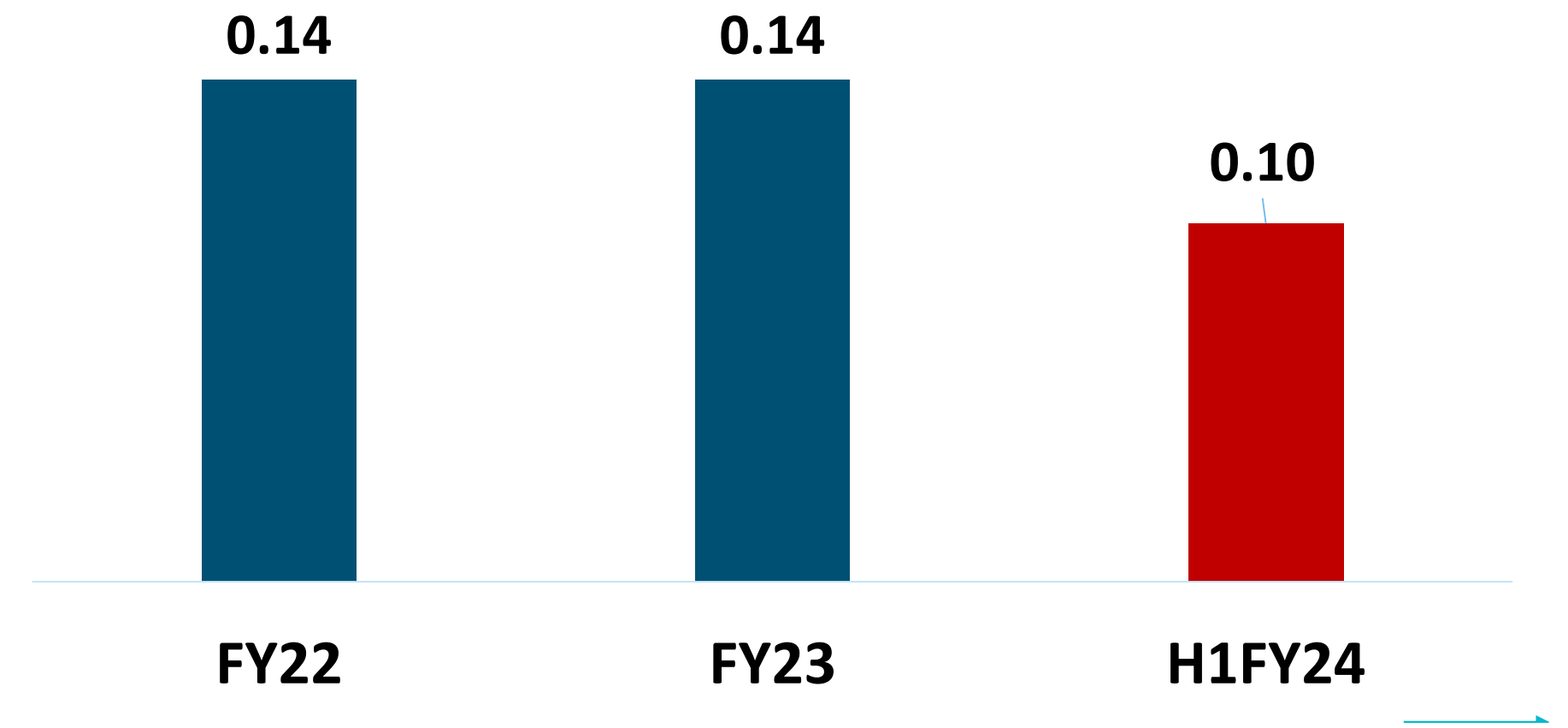
Revenue Break-up (Geography-wise)



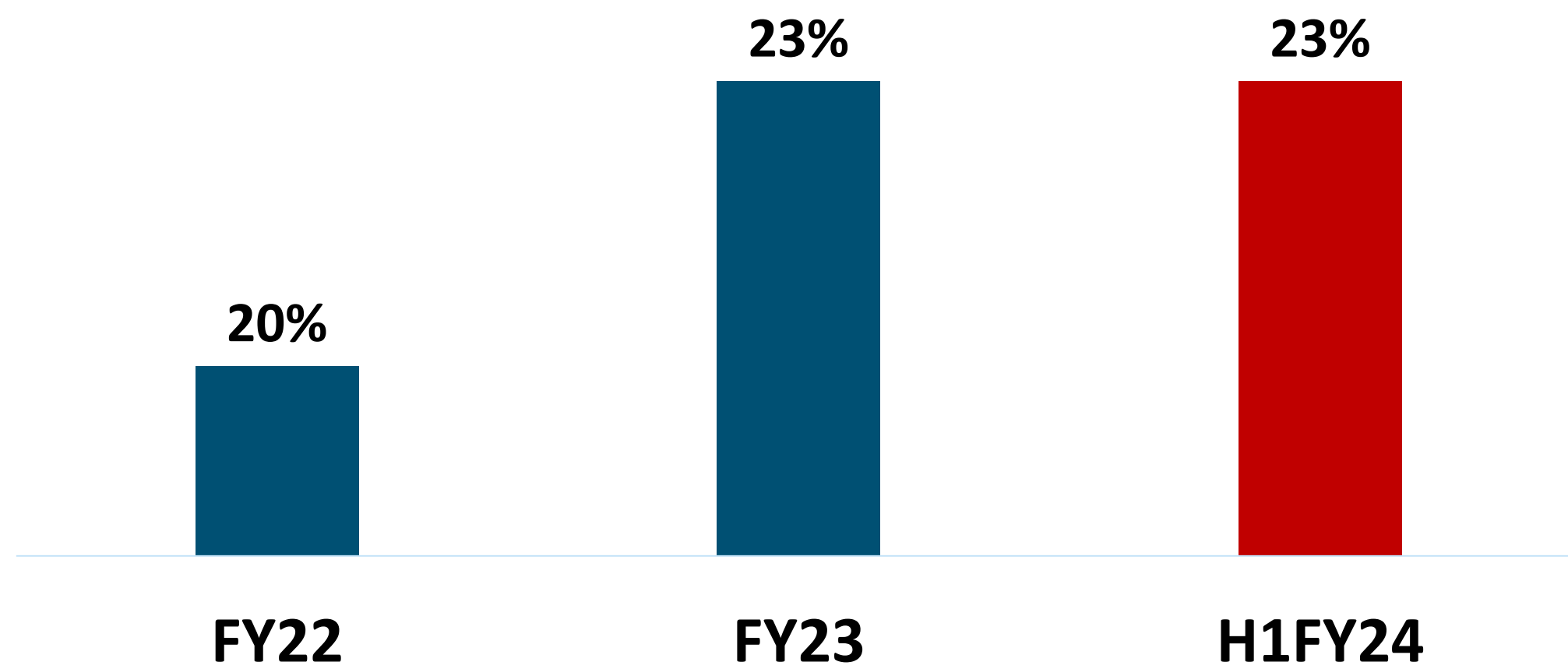
Net Worth (INR Cr)



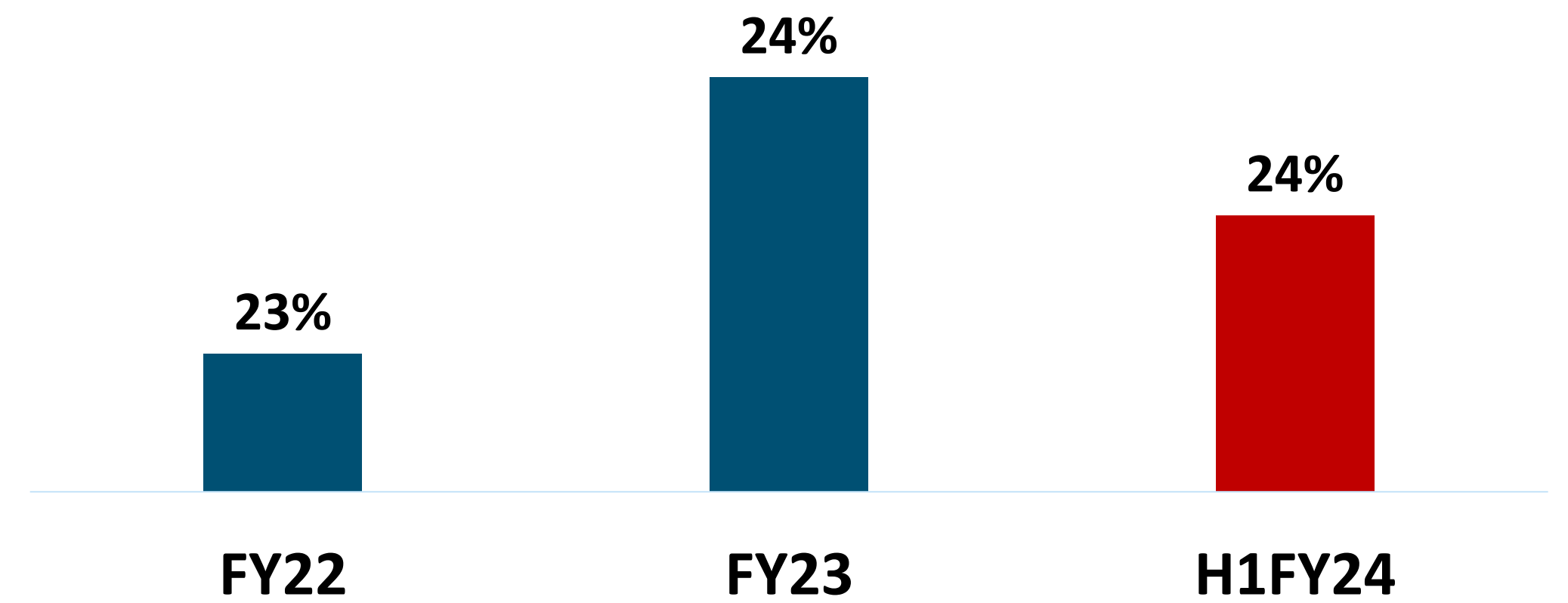
Debt/ Equity



ROE



ROCE



*All numbers have been rounded off

Acquisition of Interact DX



- Interact DX is a leading digital engagement product, with a strong BFSI client base, especially in Asia, complements the digital banking solutions and extends our reach into the insurance sector
- The growth prospects are exciting, driven by cross-selling in Asia and global expansion, utilizing Aurionpro's global presence and partnerships
- Acquired this business on a slump sale basis and is an all cash deal with a consideration of Rs. 140 Cr, funded through internal accruals

Acquired Omnifin



- Omnifin is a comprehensive loan management system, owned by A S Software Services Pvt. Ltd that will expand Aurionpro's portfolio of Lending Solutions. This system currently serves 45+ banks and financial institutions in the Indian market
- The deal involves an all cash consideration of Rs. 82 Cr which includes all assets, liabilities, intellectual properties, and over 150 employees. The Company will issue and allot upto 2,15,000 Equity Shares of the Company on preferential basis to the Proposed Allottee at the rate Rs. 1250/- per equity share, to be subscribed in cash

Preferential Allotment of Shares and Warrants



- Preferential allotment of 2,55,000 equity shares and 4,25,000 warrants at a price of Rs. 880 per share/warrant to Malabar India Fund Limited and 45,000 equity shares and 75,000 warrants a price of Rs. 880 per share/warrant to Malabar Midcap Fund
- 25% of the total warrants consideration amounting to Rs. 11 Cr has been received upfront and the balance 75% will be received post exercise of warrants

02

COMPANY OVERVIEW

Leveraging 4 key strategies to create a scaled up global business



Transformation of Corporate banking

- Corporate Loan Origination
- Collateral Management
- Limit Management
- Transaction Banking
- Corporate Digital Banking

Only Asian Player in the Leadership Quadrant of Chartis in Commercial Lending, Collateral, Limits



Smartification of Mobility

- Open Loop Payments
- Automatic Fare Collection
- Intelligent Transport Management System
- ECR-One
- Integrated E2E player in the space
- Marquee wins on Global Stage: CalITP, North America / Latam / APAC / India



Digitization of India

- Smart Mobility
- Smart City
- DC & Cloud
- Trusted partner of Govt
- Highly prestigious wins in the DC Consulting space



Co-Engineering IP With Global ISVs

- Co-developed solution with #1 Global Trade Finance Technology provider
- Joint implementations with #1 Global Treasury Technology provider
- Licensed Payment technology to a large Payment Tech player in the US
- Co-build solution with Digital Banking provider in the US

Key Growth Drivers



- Globally competitive IP and highly differentiated and unique offerings with large demand run
- Strong Order book Rs. 810 Cr+ (next 4 quarters) which will create a sustainable growth trajectory going forward
- Trusted partner with various Governments in the smart mobility and infrastructure space in India
- Experienced & Top Tier Management team comprising of globally recognized leaders
- Continuous investments in R&D for new product launches, technical innovation and upgradation as per latest industry trends
- Accelerating growth across all verticals by organic strategies and inorganic acquisitions



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

03

FINANCIAL OVERVIEW

Consolidated Profit & Loss

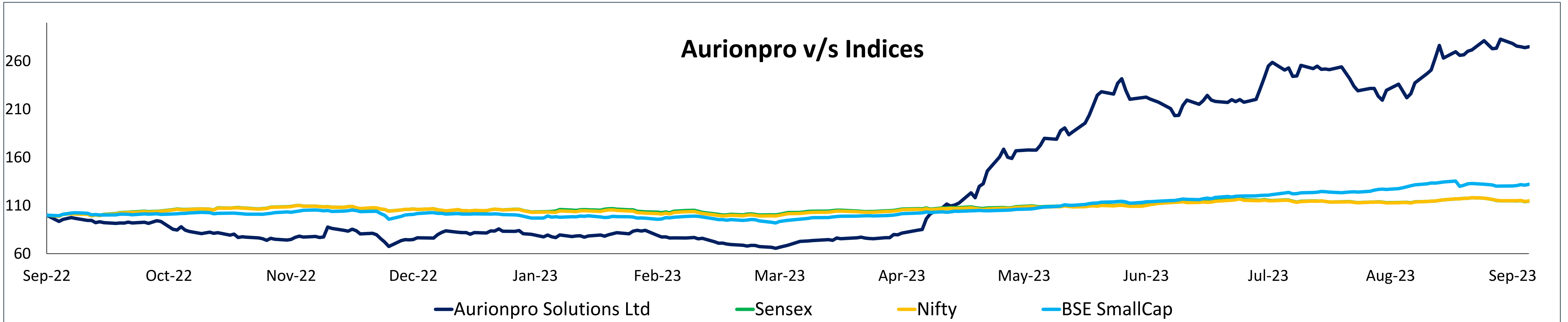


| Particulars (INR Cr) | Q2 FY24 | Q1 FY24 | QoQ | Q2 FY23 | YoY | H1FY24 | H1FY23 | YoY |
|--------------------------------------|---------------|---------------|-----------------|---------------|-----------------|---------------|---------------|-----------------|
| Revenue from Operations | 211 | 199 | 6% | 155 | 37% | 410 | 300 | 37% |
| Total Expenses | 165 | 155 | | 119 | | 320 | 233 | |
| EBITDA | 46 | 44 | 6% | 35 | 32% | 90 | 67 | 33% |
| EBITDA % | 21.82% | 21.92% | (10) Bps | 22.51% | (69) Bps | 21.86% | 22.46% | (60) Bps |
| Depreciation & Amortization | 5 | 5 | | 4 | | 10 | 7 | |
| Finance Costs | 3 | 3 | | 3 | | 6 | 4 | |
| Other Income | 2 | 3 | | - | | 5 | 1 | |
| Share of Profit/Loss from Associates | - | - | | - | | - | (0.4) | |
| PBT | 40 | 38 | 5% | 28 | 43% | 79 | 57 | 39% |
| Tax | 6 | 7 | | 3 | | 13 | 8 | |
| PAT | 34 | 32 | 6% | 25 | 36% | 66 | 49 | 34% |
| PAT % | 16.10% | 15.90% | 20 Bps | 16.11% | (1) Bps | 16.00% | 16.35% | (35) Bps |
| EPS (Basic in Rs.) | 14.40 | 13.95 | 3% | 10.39 | 39% | 28.35 | 20.71 | 37% |

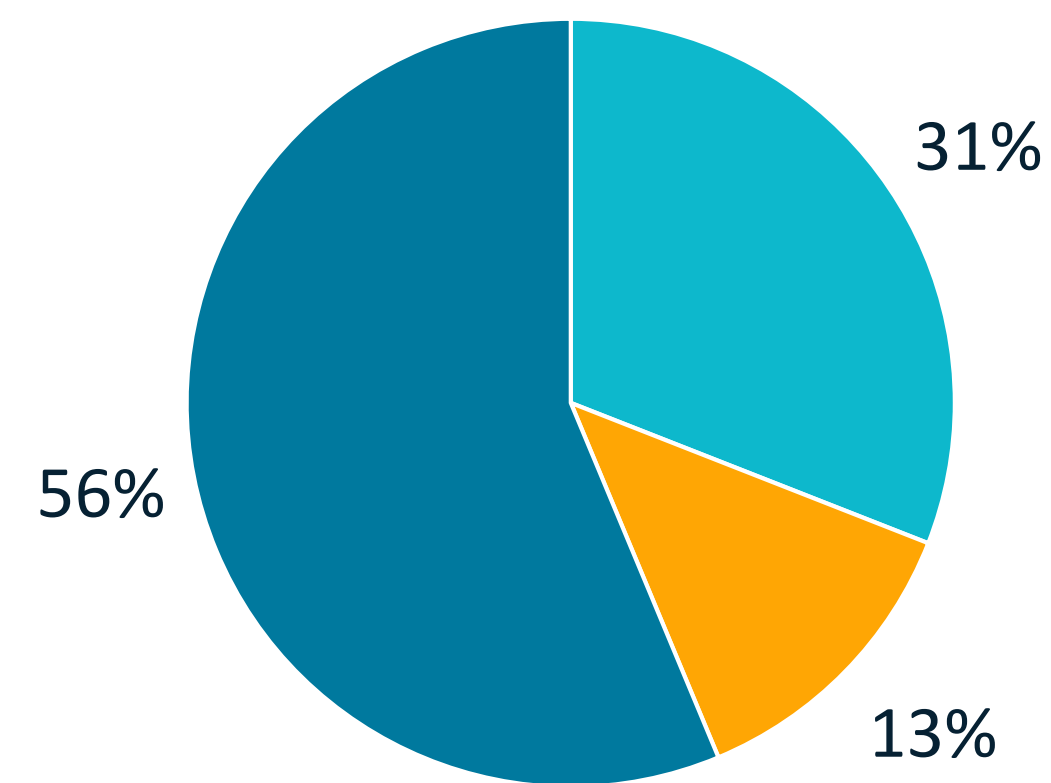
Consolidated Balance Sheet

| Particulars (INR Cr) | H1 FY24 | FY23 |
|--------------------------------------|------------|------------|
| ASSETS | | |
| Property, plant and equipment | 85 | 85 |
| Capital work-in-progress | 7 | 3 |
| Right of use assets | 10 | 13 |
| Goodwill | 201 | 85 |
| Other intangible assets | 33 | 30 |
| Intangible Assets under Development | 10 | 3 |
| Financial assets | | |
| -Investments | 0.2 | 36 |
| -Other financial assets | 10 | 10 |
| Income Tax Assets (net) | 8 | 6 |
| Deferred tax assets (net) | 7 | 8 |
| Other non-current assets | 11 | 13 |
| Sub-total -Non-Current Assets | 382 | 292 |
| Inventories | 25 | 28 |
| Financial assets | | |
| -Trade receivables | 241 | 200 |
| -Cash and cash equivalents | 19 | 24 |
| -Bank balances (other than above) | 23 | 19 |
| -Other financial assets | 157 | 111 |
| -Other current assets | 88 | 175 |
| Sub-total -Current Assets | 553 | 557 |
| TOTAL -ASSETS | 935 | 849 |

| Particulars (INR Cr) | H1 FY24 | FY23 |
|---|------------|------------|
| EQUITY AND LIABILITIES | | |
| Equity Share capital | 23 | 23 |
| Other equity | 556 | 475 |
| Money received against share warrants | 11 | - |
| Equity attributable to Equity shareholders | 590 | 498 |
| Non Controlling Interest | 18 | 17 |
| Total Equity | 608 | 515 |
| Non-current liabilities | | |
| -Borrowings | 20 | 29 |
| -Lease Liability | 5 | 8 |
| -Provisions | 6 | 5 |
| -Other Non-Current Liabilities | 6 | 7 |
| Sub-total -Non-current liabilities | 37 | 49 |
| Current liabilities | | |
| Financial liabilities | | |
| -Borrowings | 43 | 46 |
| -Lease Liability | 6 | 5 |
| -Trade payables | 114 | 120 |
| -Other financial liabilities | 52 | 47 |
| Other current liabilities | 58 | 51 |
| Provisions | 10 | 8 |
| Current tax liabilities (net) | 7 | 8 |
| Sub-total -Current liabilities | 290 | 285 |
| TOTAL -EQUITY AND LIABILITIES | 935 | 849 |



Shareholding Pattern (As on 30th September, 2023)



■ Promoter ■ Directors & Relatives* ■ Public

*Director & relatives holdings forms a part of the promoter group.

Stock Data (As on 30th Sep, 2023)

| | |
|-------------------|-------------|
| Mkt Cap (INR Cr) | 2,963.96 |
| Stock Price (INR) | 1,229.85 |
| 52 week (High) | 1,295.50 |
| 52 week (Low) | 291.00 |
| No. of Shares O/S | 2,38,00,165 |

Embrace Digital's New World Order

ADAPT With Us



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For any queries please contact:

Adfactors PR – Investor Relations Team

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ashith.salian@adfactorspr.com