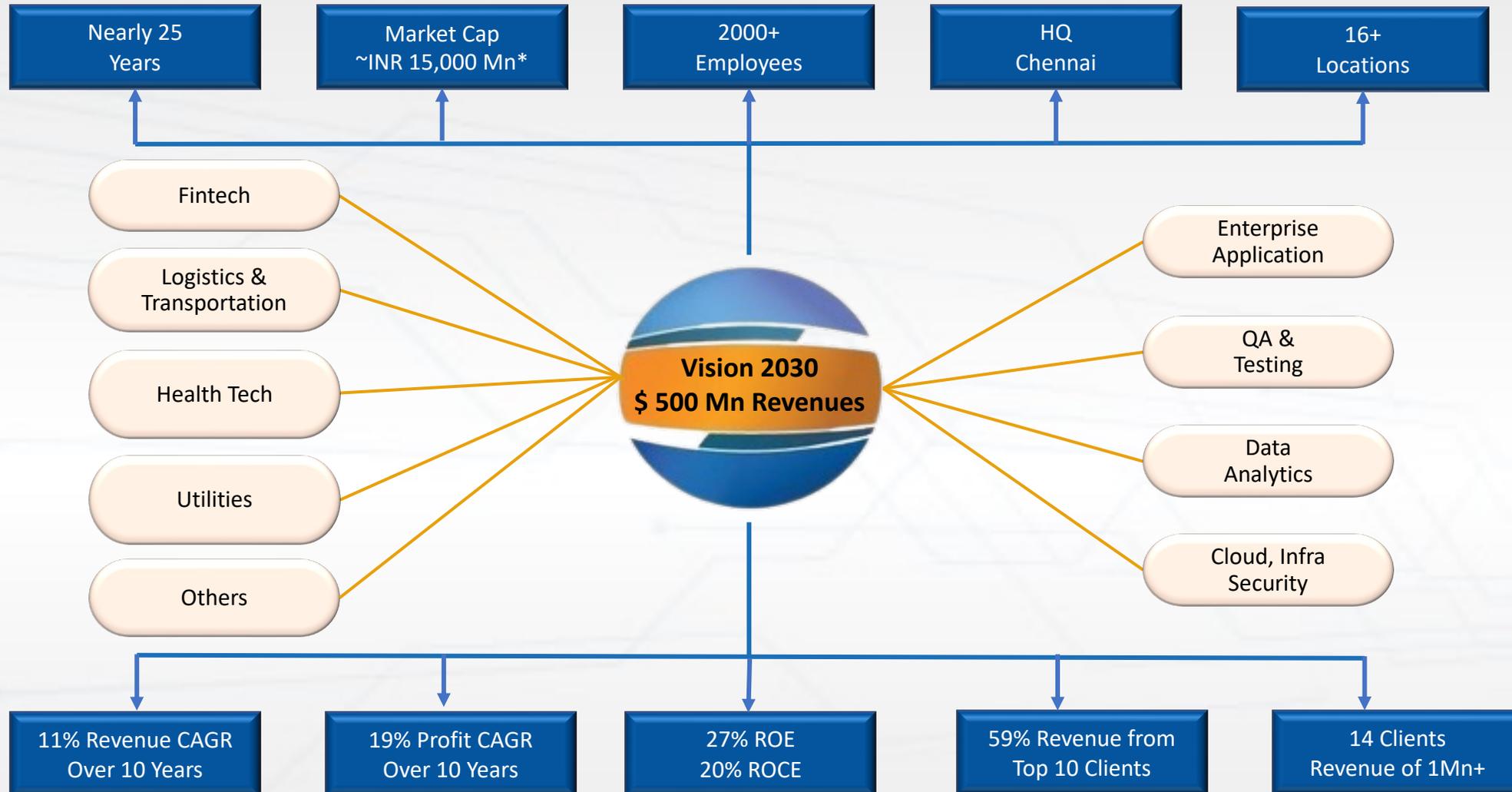




— INVESTOR PRESENTATION —

June 2023



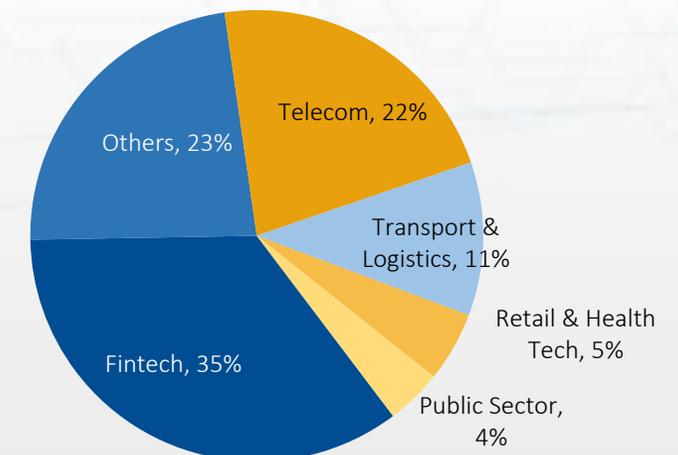
Company Overview

- Saksoft Limited, founded in 2000, is a leading Digital Transformation Solution Partner for clients across the globe helping organizations with Industry focused-technology solutions to enhance customer experience.
- The Company's headquarters are located in Chennai (India) and has 16 offices across India, Europe, Asia and USA.
- The company has grown over the years organically and inorganically with various successful acquisitions that have significantly enhanced and complemented the company's service offerings, client profile and growth.
- The company is a digitalization partner for mid-sized global companies focusing on clients in high-growth sectors like Fintech, Telecom, Utilities, Logistics & Transportation and Healthtech amongst others.
- Saksoft develops customized solutions like Cloud-Enabled Enterprise Applications, Omni Channel solutions, Augmented Analytics solutions like Predictive, Prescriptive analytics using AI/ML, NLP, etc.

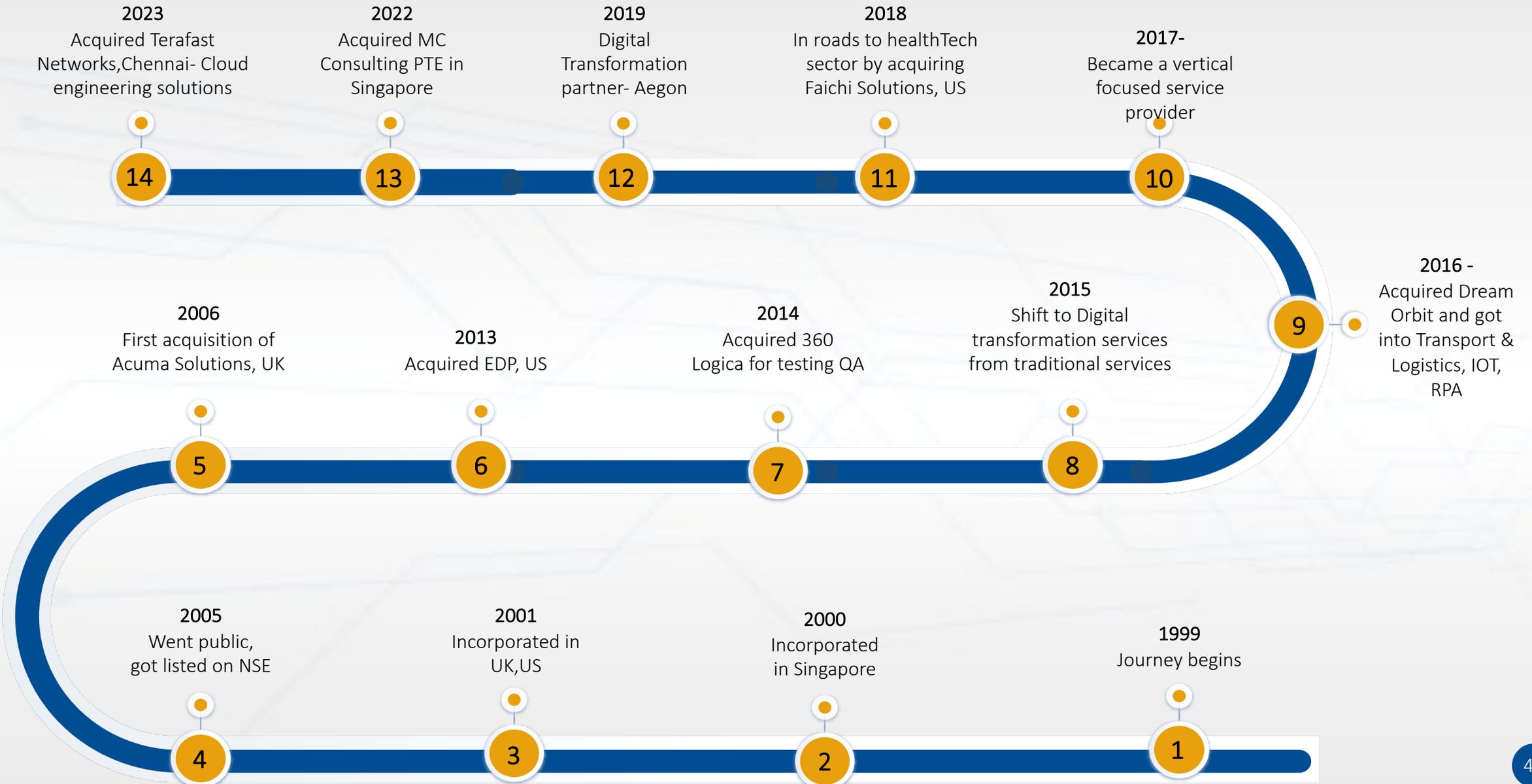
REVENUE (INR MN) AND EBITDA MARGINS (%)



REVENUE BY VERTICALS (FY23)



Journey



Acquisitions

Saksoft's acquisition focus is on specialization, Resume-enhancing proposition, Stronger talent accretion/ retention, Respected as a Centre of Excellence, Superior knowledge flows with Shorter learning curve. In line with that the company has had following acquisitions over the years to strengthen its position across domains:

Company Acquired	Geography/ Niche area	Rationale	Year of Acquisition
Acuma	UK, Public sector	IM-focused company; Well-known name in the public sector.	2006
Electronic Data Professionals (EDP)	US, Information management	Into an Advanced Analytics and Data Visualization Center of Excellence (ADV CoE) in order to cater to the growing needs of Analytics and Business Intelligence across industries. EDP will act as an additional channel for client acquisition and account management.	2013
360Logica	Noida, Testing	Provides Independent Custom Quality Assurance and Software Testing Solutions across technologies.	2014
Dream Orbit	Bangalore, Blockchain, IoT and logistics focus	Develop Industry focused logistic software solutions to solve business problems for the Connected Logistics & Supply Chain eco system, adding a new vertical to the group. Target market continues to be the US.	2016
Faichi	US, Healthcare and Drupal	A technology company specialising in solutions and accelerators for the Healthcare companies, especially the providers, payers to life sciences organizations. Faichi specializes in the development and integration of enterprise products and web applications.	2018
MC Consulting PTE	Singapore Seaport and public sector agencies	Solution provider to the logistics and transportation industry. Provides industry-specific business solutions to Enterprise and Public sector clients in Singapore with robust, scalable IT systems. Commitment to provide employment local talent. Will optimize the cost of operations in Singapore	2022
Terafast Networks	Chennai, Cloud engineering solutions	Provides a wide range of technology service offerings such as Cloud, Containerization, DevOps, Digital Transformation, IT infrastructure, Managed services, Technology Advisory and Virtualisation Services to various industry verticals such as Healthcare and Telecom.; Acquired under 360Logica.	2022

Board Of Directors

Aditya Krishna,
Chairman & Managing Director:

He is a M.A.(Economics) from St. Stephens College, New Delhi and MBA (Finance & Marketing) from Northeastern University, Boston, USA. Aditya was with Citibank N.A, New York, USA from 1987 to 1990 as a member of the business analysis department of the Credit Card Business and from 1990 to 1995 was Vice President – Credit Director & Financial Controller, Citibank N.A, India responsible for managing Citibank India's credit card portfolio. with his banking and retail lending domain knowledge, founded Saksoft Ltd. in 2000.

Ajit Thomas
Independent Non-Executive Director

He is an Independent Director and the Chairman of Audit Committee. He is the Chairman of A.V. Thomas Group of Companies and also a Member of Nomination & Remuneration Committee of the Board.

Kanika Krishna,
Non-Executive Director:

She is the Chief Operating Officer of the Abrasives Division of Sak Industries Pvt. Ltd. She has an MBA in Financial Management from Pace University, New York, USA. Prior to this, she has completed the Master's program in International Business from the Manchester Business School, UK. She is a non-executive Director and a member of Stakeholders' relationship Committee and Corporate Social Relationship (CSR) Committee of the Board.

VVR Babu,
Independent Non-Executive Director:

He has over 36 years of experience in the ITC Group. In the last 15 years he held the positions of Senior Vice President and Member of Management Committee of ITC Infotech and Chief Information Officer (CIO) of the ITC Group. Mr. Babu is an Independent Director and the Chairman of Stakeholders' Relationship Committee and Nomination & Remuneration Committee. He is also a Member of Audit Committee of the Board.

Ganesh Chella
Independent Non-Executive Director

He is the founder of Totus Consulting, a strategic Human Resource Consulting. He is an alumnus of XLRI, Jamshedpur. Mr. Ganesh Chella is an Independent Director of our company and a member of Audit Committee, Nomination & Remuneration Committee and Stakeholders' Relationship Committee.

Malini Thadani
Independent Non-Executive Director

Malini has been a Strategic advisor on Sustainability and ESG for Board level and Senior Business leaders. She is an experienced civil servant of Indian Revenue Service, with 14 years' experience in various Indian Government Ministries.

Key Management Personnel



Niraj Kumar Ganeriwal
Chief Operating Officer &
Chief Financial Officer



Avantika Krishna
Chief Sales Officer (CSO)



Dhiraj Mangla
Chief Customer Officer



Saswat Swain
Chief Delivery Officer



Jonathan Eeley
Business Head - UK



Bhaskar Narayanan
Sr. VP (Business Head –
India & APAC)



Soumya Shashi
VP (Practice Head –
Testing & QA)



Swaraj Dash
Sr. VP (Business Head - Us)



Amit Verma
EVP (Practice Head –
Logistics & Transportation)

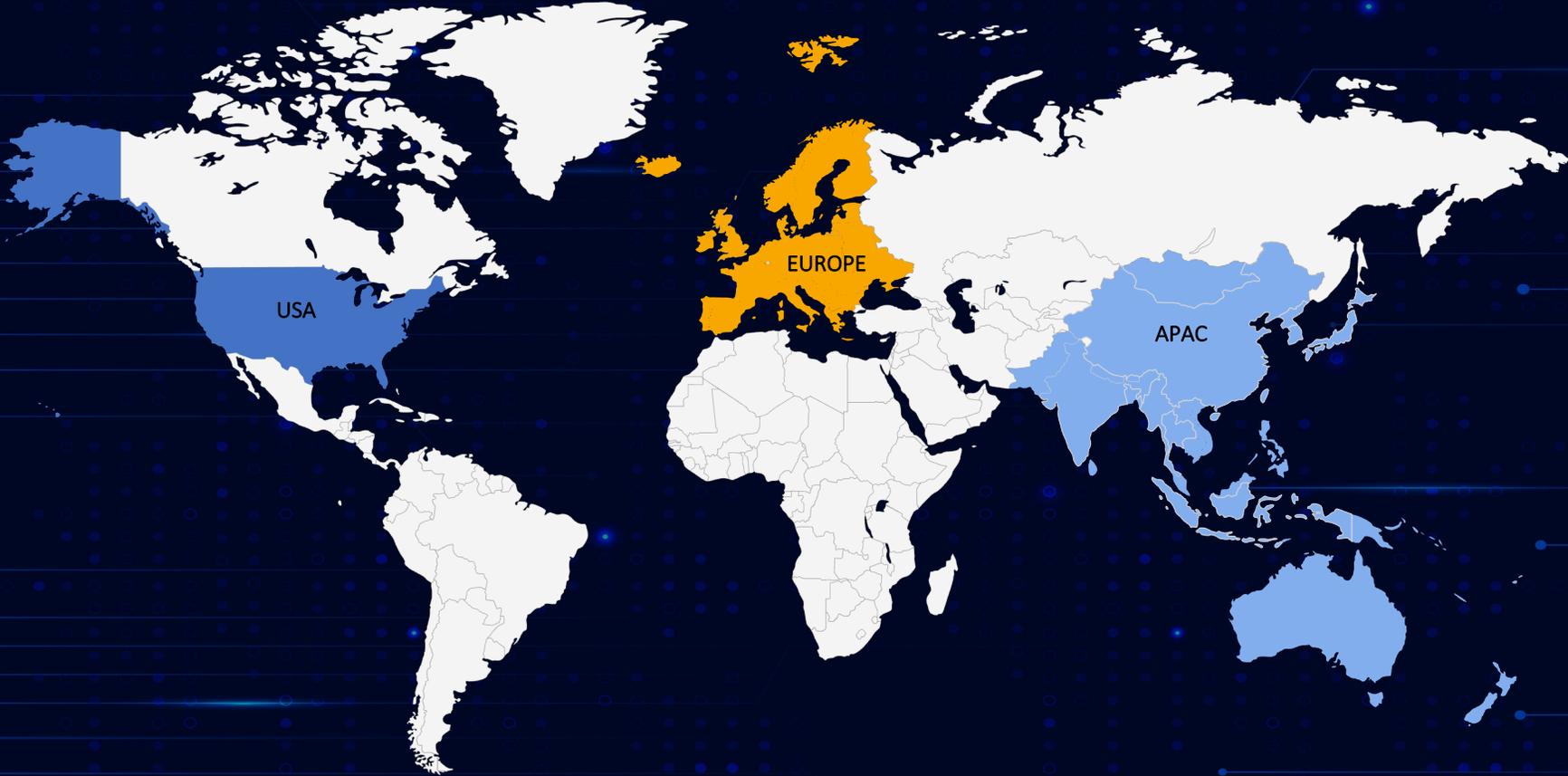


Rahul Aggarwal
Assistant Vice President

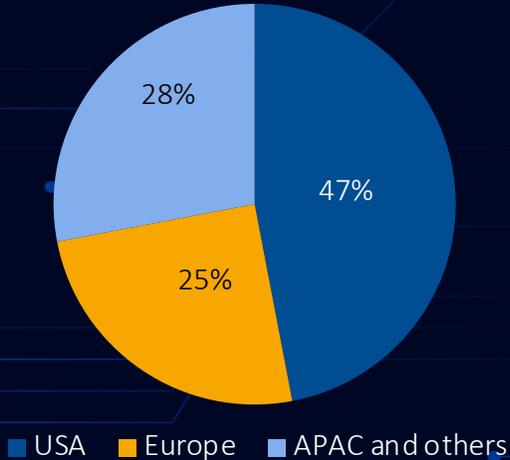


Rohan Pandya
VP (Practice Head - Fintech
Solutions)

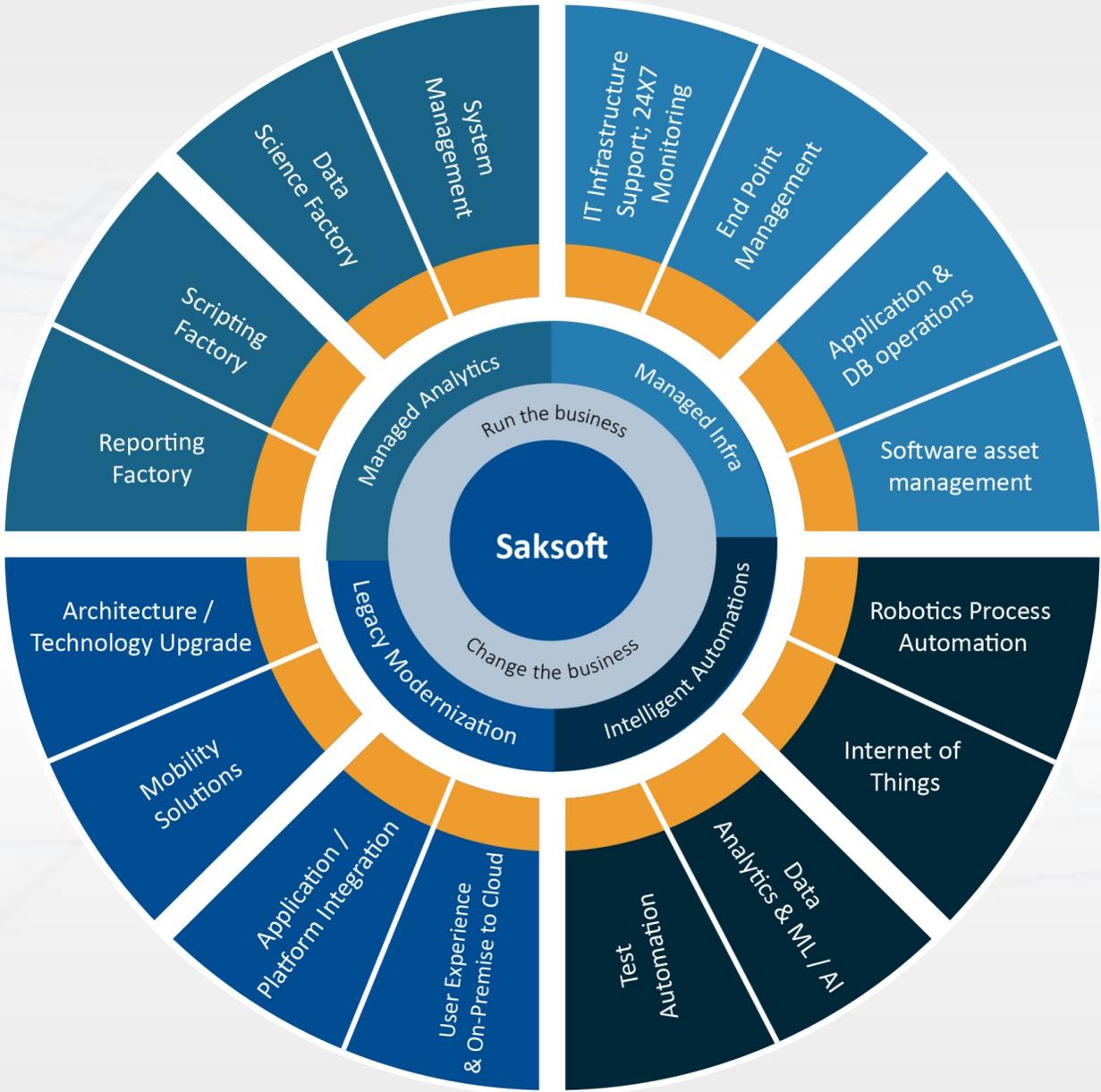
Global Presence

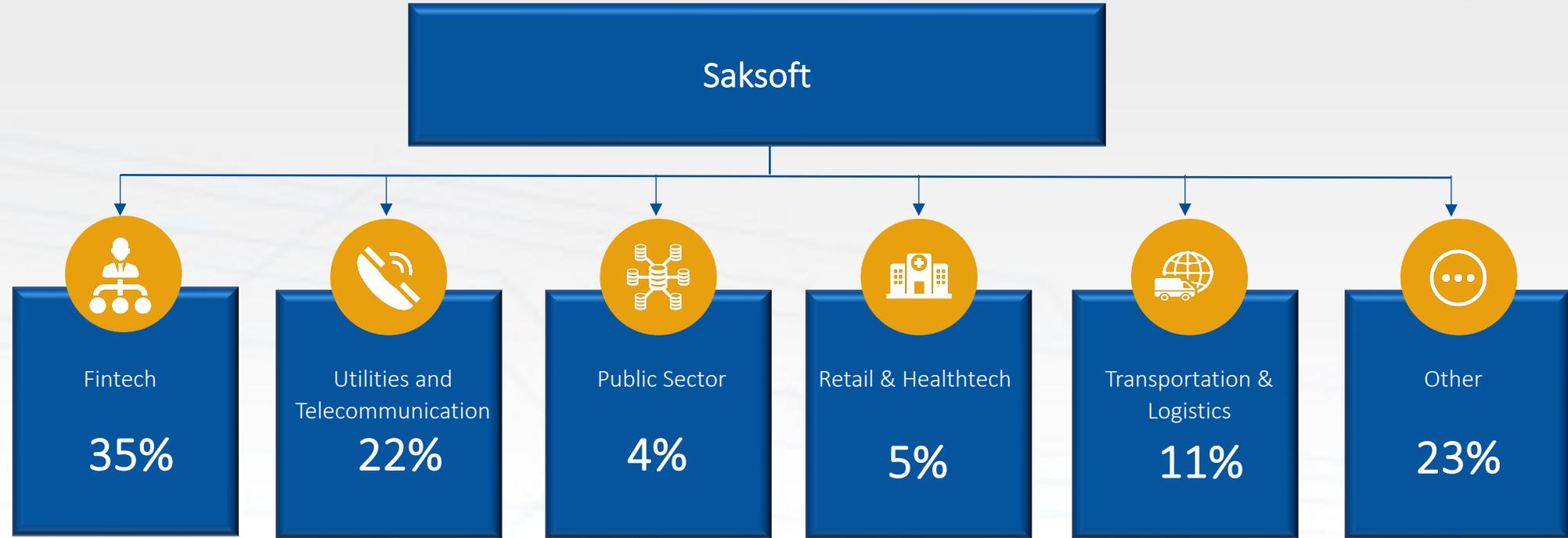


GEOGRAPHICAL PRESENCE (FY23)



BUSINESS OVERVIEW





Our USP

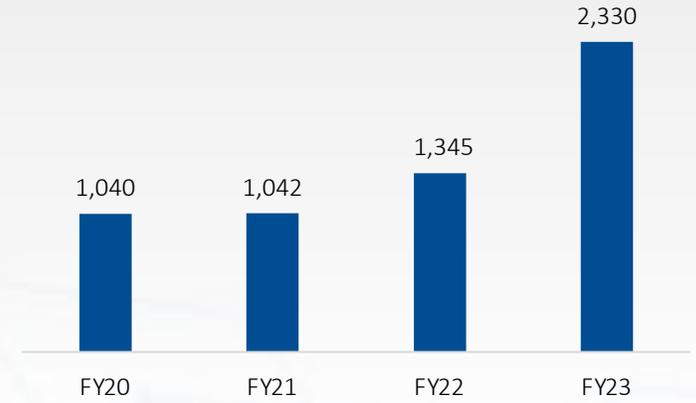
- Understanding of our clients Domain
- Technology Services capability
- Specialists from Saksoft group companies
- Offshore Delivery Infrastructure
- Referenceable

How do we help

- Custom Developed Solutions
- Legacy Modernization
- Quality Assurance through Testing
- Data to Decisions through Data Analytics
- Cloud, Infrastructure & Cyber Security

- Saksoft concentrates on developing solutions for clients by utilising its subject experience.
- It improves customer experience for organisations and guarantee a smooth integration of operations, tools, technology, and human interactions
- Through innovation and thinking leadership, the Company has been able to address the financial arena thanks to this collaborative approach.

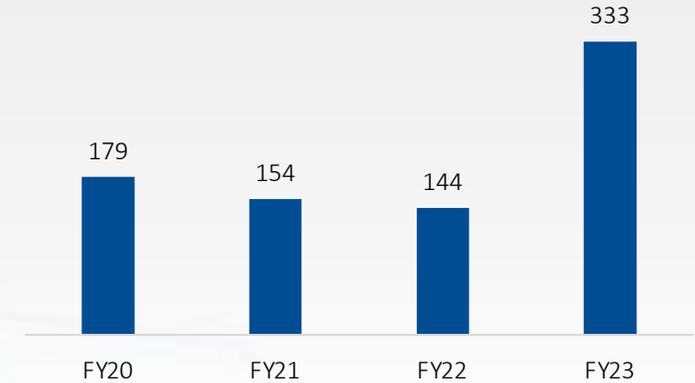
Offerings	Customer Profile	Key Growth Drivers	Client Base	Market Opportunity
<ul style="list-style-type: none"> • Mobile Cash Disbursement Solution • API Integration • Mobile/Web Development • Big data analytics • Credit Scoring, • Fraud prevention & Risk Assessment, Anticipate / handle disruptions 	<ul style="list-style-type: none"> • Cards & Payment gateways • Credit Management agencies • Regulatory & Compliance • Asset & Wealth Management • SMB & Consumer Lending, Mortgages 	<ul style="list-style-type: none"> • Increasing digitization of business services • Rising adoption of smart devices • Increased internet penetration coupled with the growing popularity of digital payments & wallets • Increased investments in tech based solutions 	<ul style="list-style-type: none"> • 3 clients in the USD 1 Million plus and 2 clients in 0.5 Million plus account* 	<ul style="list-style-type: none"> • Global Fintech market was valued at USD 115.34 billion in 2021 • Expected to reach USD 936.51 billion in 2030 • Growing at a CAGR of 26.2% from 2022 to 2030



*The above numbers pertaining to FY21-22, and FY22-23 client base will change.

Retail E-Commerce

- Saksoft’s retail solutions are fueled by our domain expertise combined with its retail experience in building end-to-end retail solutions that solve complex challenges
- It supplements areas such as customer engagement, eCommerce, Sales & Marketing, Supply chain, and Pricing.
- Saksoft, assists organizations in implementing the correct mobile strategy, embracing the proper technology platforms, and transforming into a next generation mobile organisation.
- Retailers have expanded their investments in technologies that will aid in their road to digital transformation, operational agility, and revenue development, in order to create an Omni channel ecosystem that will raise consumer engagement and smooth customer movements across digital and physical media.

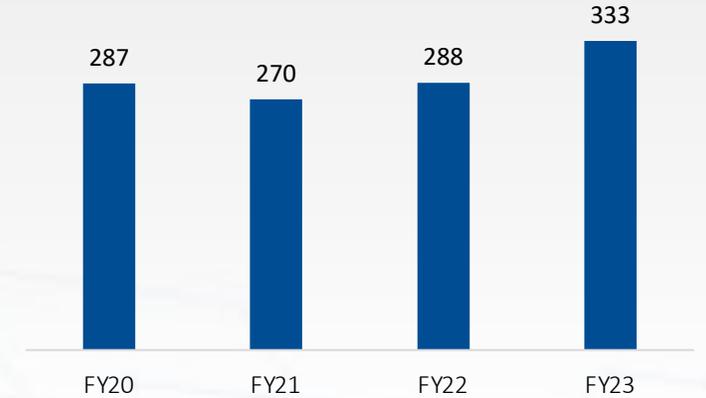


Offerings	Customer Profile	Key Growth Drivers	Client Base	Market Opportunity
<ul style="list-style-type: none"> • Social Listening (Micro Influencer) • Customer 360 • Customer Journey Tracking • ECommerce Portal Development 	<ul style="list-style-type: none"> • Multi Store e-Commerce Solutions • Store Front Solutions • Customer Engagement Solutions • Order Inventory Management 	<ul style="list-style-type: none"> • Rapid urbanization • Increased internet penetration and usage of smart devices • Advanced technologies fuel the growth • Introduction of cross-border and consumer protection policies • Increased consumers shift toward online platforms for shopping 	<ul style="list-style-type: none"> • 1 client in USD 0.5 Million plus account* 	<ul style="list-style-type: none"> • Retail e-commerce sales worldwide USD 4.9 trillion in 2021 • E-retail revenues are projected to grow to USD 7.4 trillion in 2025 • CAGR of 11.35% from 2022 to 2025

*The above numbers pertaining to FY21-22, and FY22-23 client base will change.

- Saksoft has created cutting-edge healthcare goods and solutions for its clients all over the world by working with a team of healthtech specialists and technologists from its group company Faichi, a Saksoft Company.
- Saksoft helps with predictive analytic solutions and services that transform data into actionable insights.
- These insights can help to lower costs, improve outcomes, and make better decisions faster.
- As accurate patient data, linked patient records, interoperability, and cybersecurity continue to be top priorities in the healthcare industry, the pandemic has increased the need for telemedicine and mHealth technologies to become a reality.

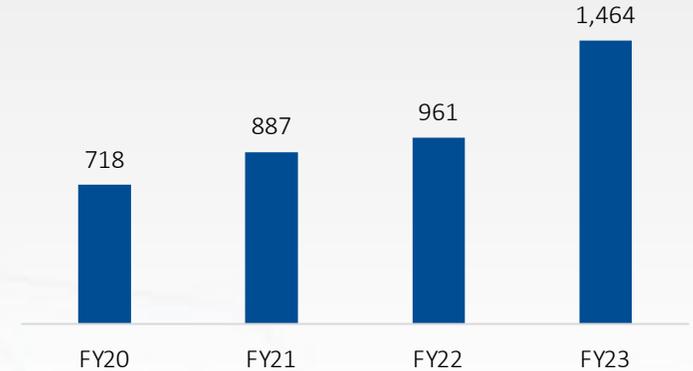
Offerings	Customer Profile	Key Growth Drivers	Client Base	Market Opportunity
<ul style="list-style-type: none"> • Telehealth • EHR integration • Imaging analytics • Integrated health monitoring via wearables • HL7/FHIR enabled provider apps 	<ul style="list-style-type: none"> • Healthcare Providers • Healthcare Payers • Healthcare Compliance • Clinical Research and Life Sciences 	<ul style="list-style-type: none"> • Surge in adoption of telehealth & mHealth practices • Adoption of cloud technologies related to HCIT services • Rise in demand for quality healthcare solutions & services • Growth in government initiatives to promote healthcare IT • Surge in demand for improved patient safety & patient care 	<ul style="list-style-type: none"> • 1 client in USD 1 Million plus account* 	<ul style="list-style-type: none"> • Global Healthcare IT (HCIT) Market was valued at USD 282.99 billion in 2021 • Expected to reach USD 857.58 billion in 2030 • Growing at a CAGR of 13.1% from 2021 to 2030



*The above numbers pertaining to FY21-22, and FY22-23 client base will change.

- Saksoft provides a comprehensive telco solution that includes enterprise ERP, cloud migration services, customer engagement solutions, big data customer analytics solutions, and automation.
- Telecom served as the foundation of the world economy, enabling individuals to interact, amuse themselves, and carry out their work while cooped up in their houses.

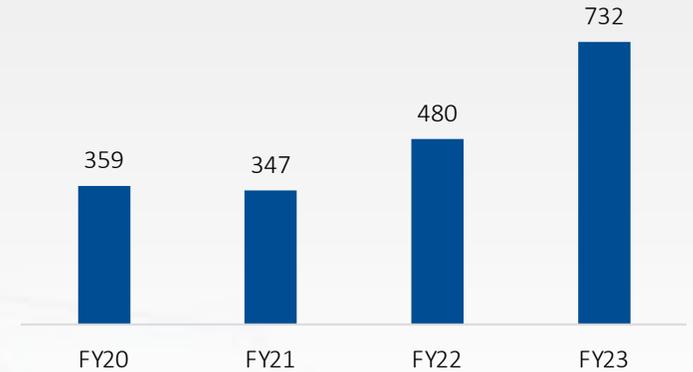
Offerings	Customer Profile	Key Growth Drivers	Client Base	Market Opportunity
<ul style="list-style-type: none"> • Share Point Development • Advance Analytics to reduce customer churn • Oracle Support • Testing COE 	<ul style="list-style-type: none"> • Business Support Systems • Operations Support Systems • Enterprise Resource Planning • IT strategy consulting 	<ul style="list-style-type: none"> • Rising spend on next-generation equipment & smartphones • Increased deployment of 5G • Rising mobile subscribers • Soaring demand for high-speed data connectivity • Cutting-edge technology adoption 	<ul style="list-style-type: none"> • 1 client in USD 1 Million plus and 1 client in USD 0.5 Million USD plus account* 	<ul style="list-style-type: none"> • Global telecom services market size valued at USD 1,707.96 billion in 2021 • Expected to reach USD 2,467.01 billion in 2028 • CAGR of 5.4% from 2021 to 2028



*The above numbers pertaining to FY21-22, and FY22-23 client base will change.

Transportation & Logistics

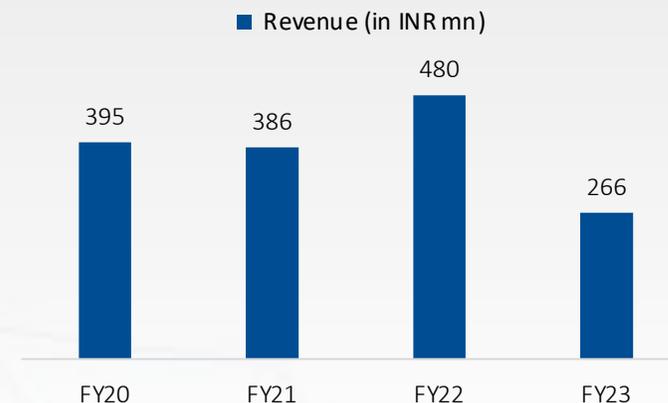
- Saksoft acquired DreamOrbit in 2016, which offers domain expertise and technological competence in IoT and Mobility Solutions for Transportation & Logistics companies. Combined with Saksoft's expertise in Testing, Cloud Solutions, and Analytics, makes it the ideal partner for its clients.
- Saksoft provides a digital suite of solutions that includes Digital Transportation and Management Solutions, Network Analytics, Carrier Compliance Solutions, Digital Freight Matching Applications, and Asset Utilization Improvement Solutions.
- It purchased MC Consulting, a Singapore-based company that specialises in offering technology-based business solutions, in February 2022.
- Over the last 15 years, it has custom developed multiple solutions that improves the functioning of a seaport and public sector agencies with its Logistics & Transportation focus. This acquisition fits into Saksoft Group's strategy of Inch wide Mile-Deep focus that helps it reinforce its niche in the otherwise crowded market.



Offerings	Customer Profile	Key Growth Drivers	Client Base	Market Opportunity
<ul style="list-style-type: none"> • IoT solutions • Freight management software • Warehouse management • Supply chain management • EDI integration • Logistics dashboard 	<ul style="list-style-type: none"> • 3PL's • Shippers • Carriers • ISV's • Port Operators 	<ul style="list-style-type: none"> • Increased demand for cost-effective logistics and supply chain solutions • Smarter & Speedier Services • Secure Interconnected Ecosystems • 'Green' Logistics • Rising adoption of cloud-based services 	<ul style="list-style-type: none"> • 2 clients in the USD 1 million plus and 1 client in USD 0.5 Million plus account* 	<ul style="list-style-type: none"> • Global Digital Logistics market size was valued at USD 10.23 billion in 2021 • Expected to touch USD 22.17 billion by 2028 • CAGR of 11.5% from 2022 to 2025

*The above numbers pertaining to FY21-22, and FY22-23 client base will change.

- The solutions used to monitor an organisation's internal regulatory obligations are referred to as regulatory technology (RegTech).
- It makes use of Blockchain, IoT, Cloud Computing, Machine Learning (ML), and Artificial Intelligence (AI) technologies to discover inconsistencies and problems in the digital payment systems as well as to expedite and control compliance operations.
- RegTech is used for identifying management reporting, risk management, and tracking real-time online transactions. It can be deployed on-premises or in the cloud. RegTech offers improved agility, operation speed, integration, and analytics capabilities while also assisting in the digitization of manual reporting and compliance processes.
- Saksoft assists public sector organisations in utilising digital transformation tools including information management, optimised apps, and analytics to their fullest potential. Saksoft helps to embed new technologies and solutions into the conventional processes and save money, increase efficiency and serve the citizens better.



Offerings	Customer Profile	Key Growth Drivers	Client Base	Market Opportunity
<ul style="list-style-type: none"> • Smart cities - Machine learning & facial recognition from IoT data feeds • Decrease crime rates, and improve citizen's life • People identity management 	<ul style="list-style-type: none"> • City Councils in UK • Police Departments • Central Government Agencies • Housing Communities • Public Utilities 	<ul style="list-style-type: none"> • Increased focus on Customer experience • Public Value • Citizen Security • Future Workforce • Smart Infrastructure • Technological Advancements • Rising occurrence of fraudulent cases • Growth in BFSI industry 	<ul style="list-style-type: none"> • 2 client in the USD 0.5 Million plus account* 	<ul style="list-style-type: none"> • Global RegTech market reached a value of USD 8.7 billion in 2021 • Expected to reach USD 29.2 billion by 2027 • CAGR of 22.7% from 2022 to 2027

*The above numbers pertaining to FY21-22, and FY22-23 client base will change.

Task Force: Experienced and dedicated management team with a diversified board.

Building talent: Due to overlapping time zones, businesses in Europe are using smaller nearshore teams to assist offshore operations. By developing talent resources locally, Saksoft was able to guarantee European clients that their time zones will be respected when receiving solutions.

Consistent focus on digitalisation-driven transformation along with Early entrant with a strong track record of successful digitalisation-driven projects and financial metrics are used to assess competence.

Customer-fit: Focus on clients with revenues ranging from USD 100 million to USD 3 billion- not too large to lose the customer perspective nor too little to be unable to spend appropriately.



Cross-selling and upselling by the company aided in its development as a full-service provider.

Domain-specific solutions: Companies are increasingly preferring to work with businesses that provide digital solutions tailored to their industries. Saksoft is a trustworthy digital partner because of its extensive expertise of the numerous industries it offers digital solutions for.

Verticals specialization: Concentration on a few verticals that are motivated by evolving lifestyle relevance and Comprehensive solutions expertise inside the vertical along with Verticals and competences interrelated.

The Company has lucrative **multiyear contracts** with well-known brands that guarantee revenue visibility.

Saksoft is Attractively placed to Capitalize on Global Trends

Customer Service

By catering to increasing needs

Providing complex domain-intensive solutions that take the businesses of customers ahead by investing in complementary domain-specific acquisitions, hybrid (offshore cum onsite) locational model and focused on mid-sized global companies where our effectiveness is most visible.

Enhance Viability

And ability in Competitive Environment

Saksoft helps companies digitalise, responsive to market opportunities and enhanced competitiveness. We have positioned ourselves as a digitalisation partner covering diverse corporate functions, empowering customers to take a refreshingly new look at their business.

Engage Virtually

and remotely option is on rise

An opportunity in providing digital interventions that facilitate cross geography solutions and hence have selected to be present in the health care vertical where telemedicine is emerging as a rapidly growing segment.

E-Commerce

Is rapidly increasing

There is huge opportunity in working closely with companies linked with e-commerce; as transformation from graduating physical engagement to the digital. And thus, deepened our presence in the retail, transportation, logistics and fintech verticals that are an integral part of the e-commerce ecosystem.

Digitalization

Has entered a new wave

Opportunity in more companies seeking to completely replace the manual with the digital in their operations; the term 'Digitalise or perish' is more true today than ever. An opportunity in partnering mid-sized global companies (USD 100 Mn to USD 3 Billion in revenues) transform from conventional, part-automated and manual processes to completely digitalised operations, a multiyear Engagement in design, implementation and support services.



FINANCIAL OVERVIEW

Historical Consolidated Financial Performance

INCOME STATEMENT (INR MN)	FY19	FY20	FY21	FY22	FY23
Operating Income	3,580	3,588	3,858	4,804	6,656
Expenses	2,988	2,978	3,214	4,014	5,574
Operating EBITDA	592	610	644	790	1,082
<i>Operating EBITDA Margins (%)</i>	<i>16.54%</i>	<i>17.00%</i>	<i>16.69%</i>	<i>16.44%</i>	<i>16.25%</i>
Depreciation	43	73	67	69	100
Finance Cost	48	51	34	28	22
Other Income	22	39	41	111	94
PBT	523	525	584	804	1,054
Tax	141	138	130	171	234
Profit After Tax	382	387	454	633	820
<i>PAT Margins (%)</i>	<i>10.67%</i>	<i>10.78%</i>	<i>11.76%</i>	<i>13.18%</i>	<i>12.32%</i>
Other Comprehensive Income	(33)	55	95	3	85
Total Comprehensive Income	349	442	549	636	905
EPS Basic (INR)	3.66	3.86	4.56	6.34	8.18

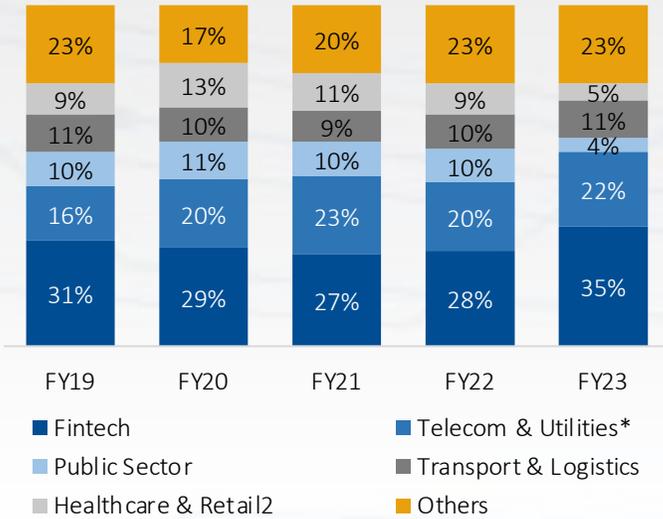
Historical Consolidated Balance Sheet

PARTICULARS (INR MN)	FY21	FY22	FY23
EQUITIES & LIABILITIES			
Equity			
(A) Equity Share Capital	100	100	100
(B) Other Equity	2,493	3,085	3,945
Total Equity	2,593	3,185	4,045
Non-Current Liabilities			
(A) Financial Liabilities			
(i) Borrowings	200	39	-
(ii) Other Financial liabilities	-	49	41
(iii) Lease liabilities	51	119	81
(B) Provisions	54	62	102
Total Non – Current Liabilities	305	269	224
Current Liabilities			
(A) Financial Liabilities			
(i) Borrowings	-	2	-
(ii) Trade Payables	270	295	257
(iii) Lease Liabilities	34	47	54
(iv) Other Financial Liabilities	91	70	153
(B) Other Current Liabilities	305	679	858
(C) Provisions	54	68	90
Total Current Liabilities	754	1,161	1,412
GRAND TOTAL - EQUITIES & LIABILITES	3,652	4,615	5,681

PARTICULARS (INR MN)	FY21	FY22	FY23
ASSETS			
Non-Current Assets			
(A) Property, Plant and Equipment	24	121	147
(B) Right-of-Use Assets	83	167	128
(C) Goodwill on Consolidation	1,483	1,665	1,903
(C) Other Intangible Assets	4	3	5
(D) Financial Assets			
(i) Investments	-	70	-
(ii) Other Financial Assets	103	24	170
(E) Deferred Tax Assets (Net)	45	47	73
Total Non – Current Assets	1,742	2,097	2,426
Current Assets			
(A) Financial Assets			
(i) Short term Mutual Fund	105	105	90
(ii) Trade Receivables	644	1,062	1,164
(iii) Cash & Cash Equivalents	900	739	879
(iv) Bank balances other than above	-	210	557
(v) Loans	17	-	2
(vi) Other Financial Assets	79	200	249
(B) Current Tax Assets (Net)	16	15	33
(C) Other Current Assets	149	187	281
Total Current Assets	1,910	2,518	3,255
GRAND TOTAL – ASSETS	3,652	4,615	5,681

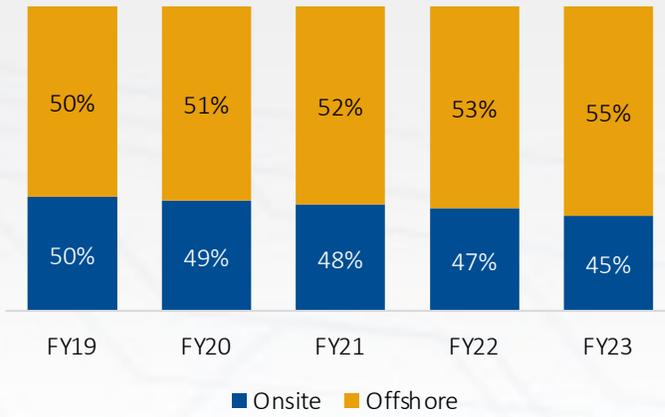
Key Performance Metrics

REVENUE BY VERTICALS

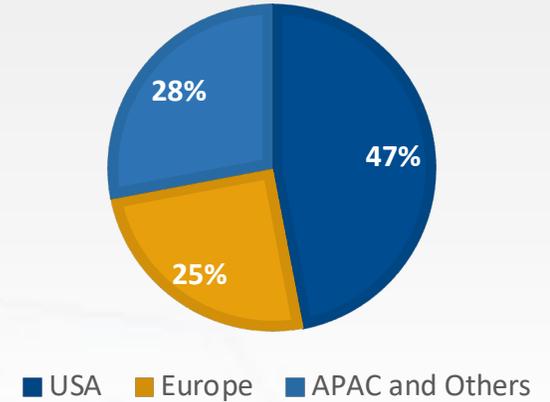


Telecom and Utilities has been reclassified for FY22 and FY23

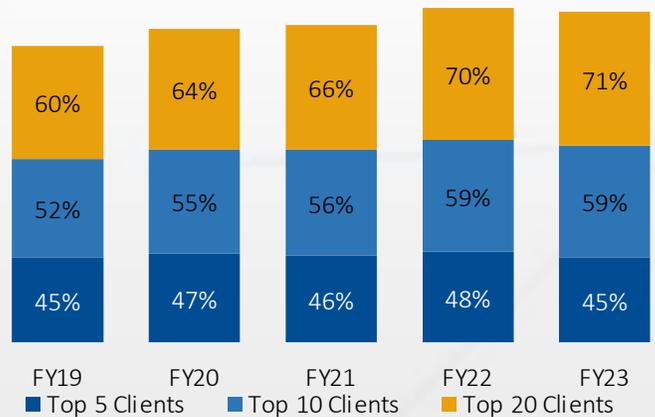
REVENUE MIX (%)



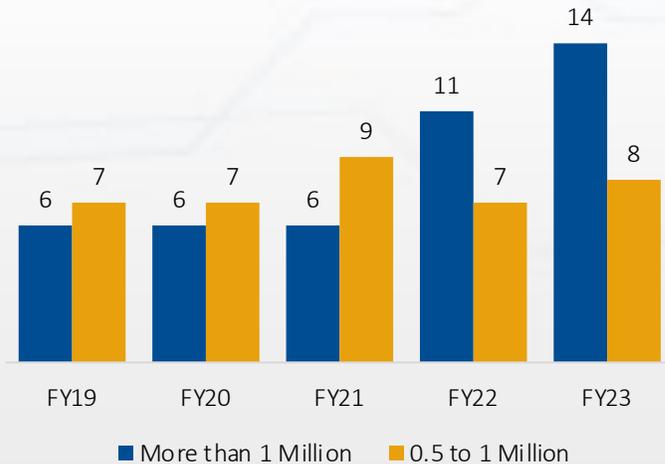
REVENUE BY GEOGRAPHY (%)



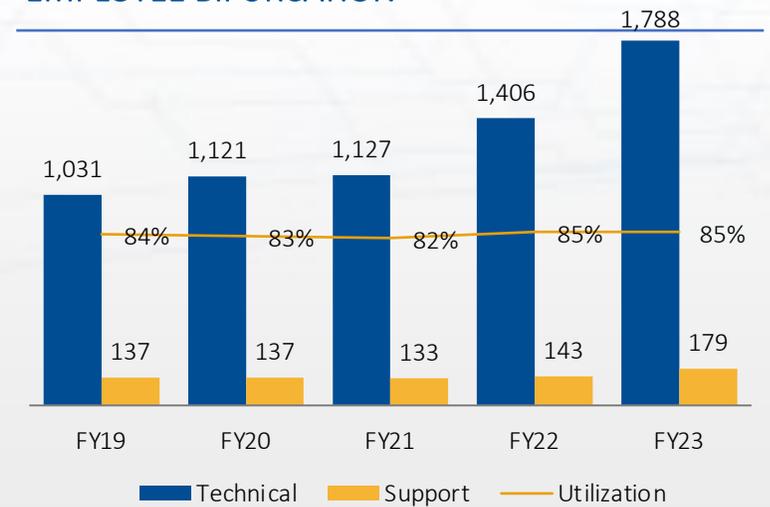
REVENUE BY MAJOR CLIENTS



NUMBER OF CLIENTS PER MILLION DOLLARS

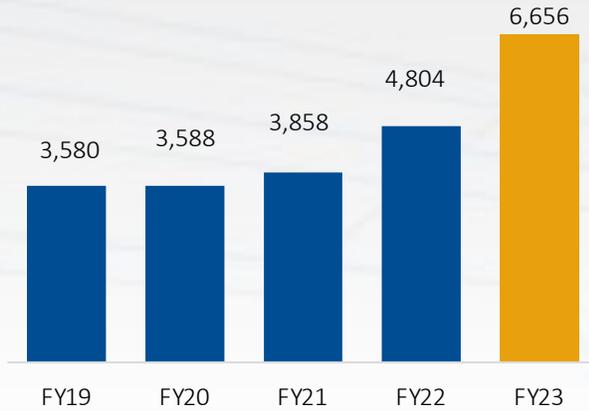


EMPLOYEE BIFURCATION

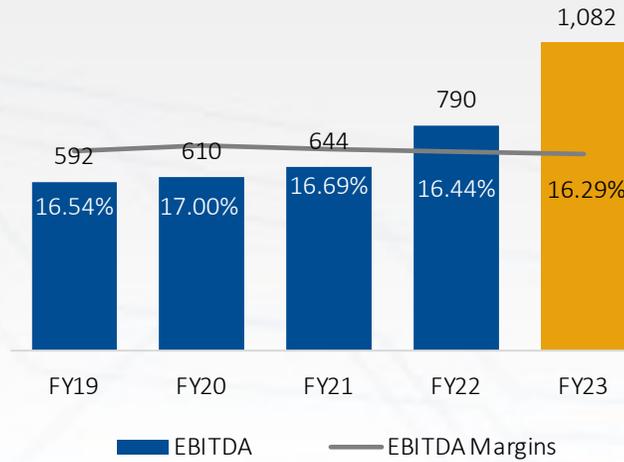


Consolidated Financial Performance

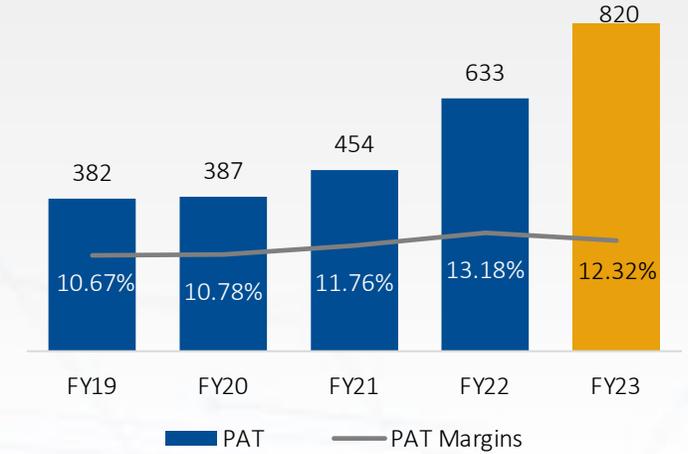
REVENUES (INR MN)



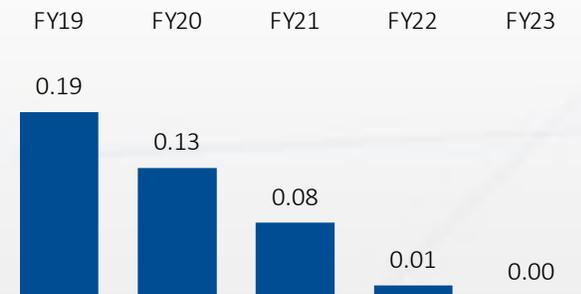
OPERATING EBITDA (INR MN)



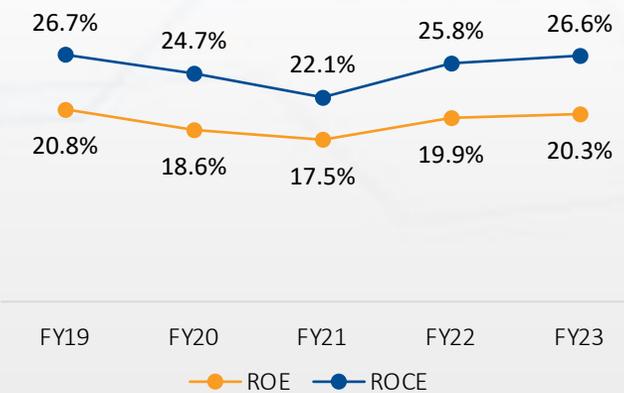
PAT (INR MN)



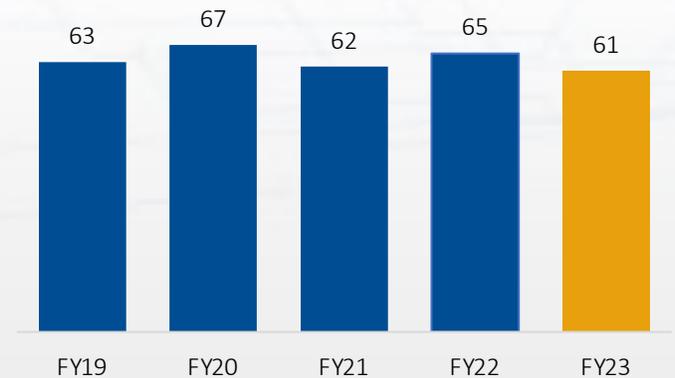
DEBT/ EQUITY (x)



ROE (%) AND ROCE (%)



DSO DAYS

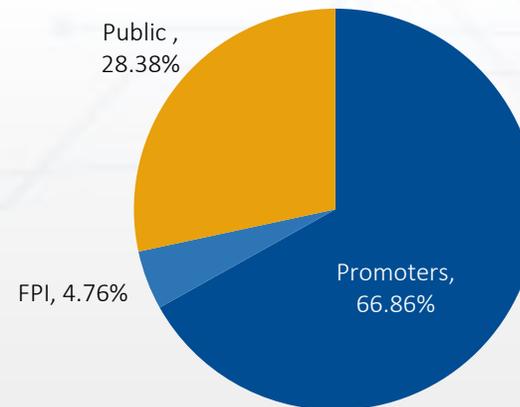


ROE = Net Profit/Net worth, ROCE = EBIT/Capital Employed

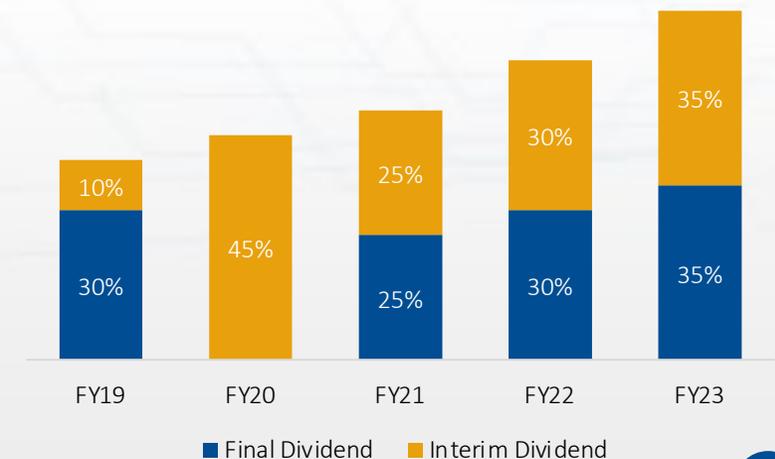


Price Data (as on 31 st March, 2023)	
Face value (INR)	1.00
Market Price (INR)	144.9
52 Week H/L (INR)	157.2/68.24
Market Cap (INR Mn)	15,314.48
Equity Shares Outstanding (Mn)	105.69
1 Year Avg. Trading Volume ('000)	342.66

Shareholding Pattern (As on 31st March 2023)



Dividend as a % of Face Value



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Saksoft Limited

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THANK YOU