Oracle Financial Services Software Limited (“OFSS”)

Corporate Overview

May 2013

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Introduction to OFSS

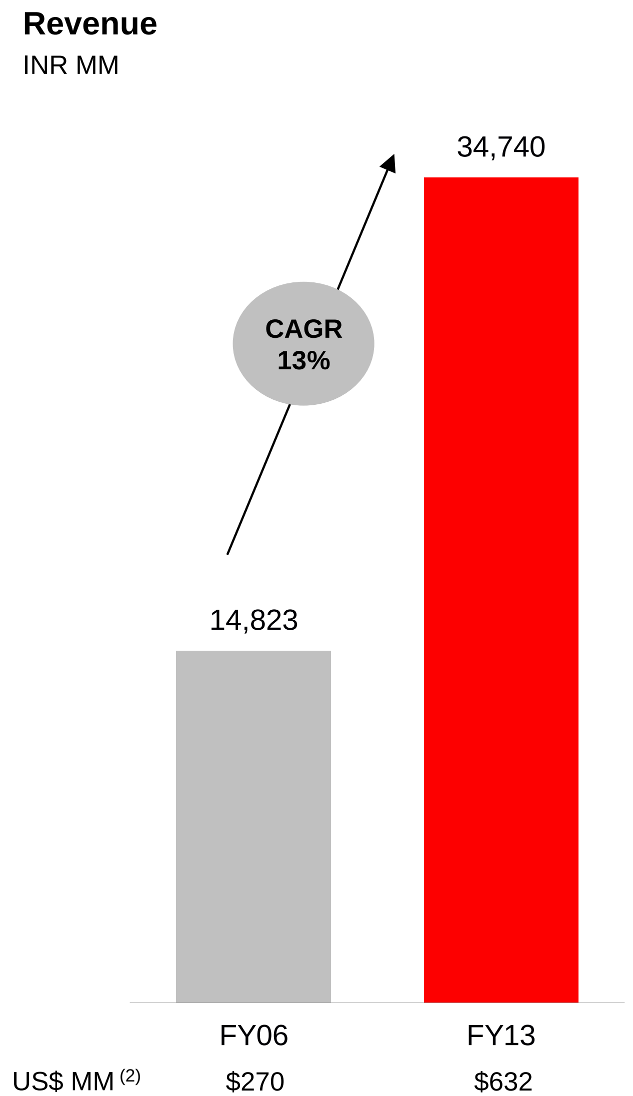
- Leading vendor of applications software and services to the global financial services industry
  - 100% focused on banks and financial services companies
  - Provides comprehensive suite of products that run mission critical operations
  - Largest number of modern core banking deployments globally
  - Software product based financial model with recurring revenue and high margins
- Founded in 1992; IPO in 2002 in India
  - Largest publicly traded Indian enterprise software vendor
- Strategic partnership with Oracle, a US$37 billion provider of enterprise technologies
  - Relationship provides unique differentiation that helps accelerate growth and profitability

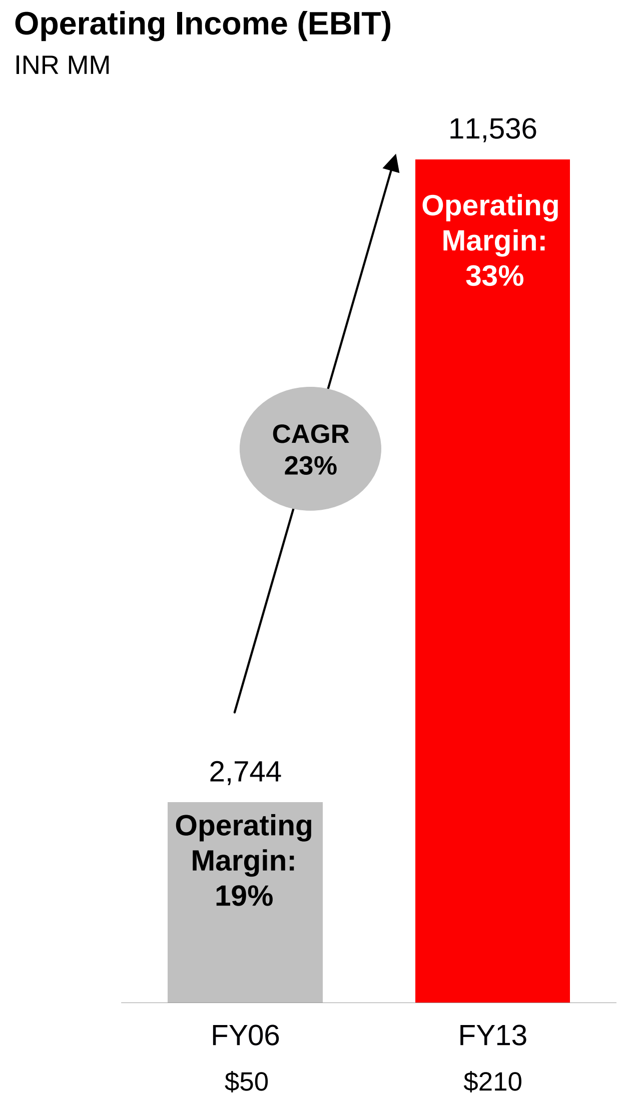
"Enabling financial institutions to excel through the effective use of information technology"

Strategic Partnership with Oracle Has Driven Strong Execution and Performance[1]

Key Benefits of Oracle Partnership

- Utilize Oracle's experience building a world-class product business
- Leverage Oracle's extensive technology platform and capabilities
- Provides unique customer access with joint account coverage and lead generation
- Extend reach with local resource availability around the world





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Notes
1. Since Oracle's acquisition of stake in OFSS in 2005.
2. Conversion for convenience using fixed exchange rate of 1 US$ = INR 55.

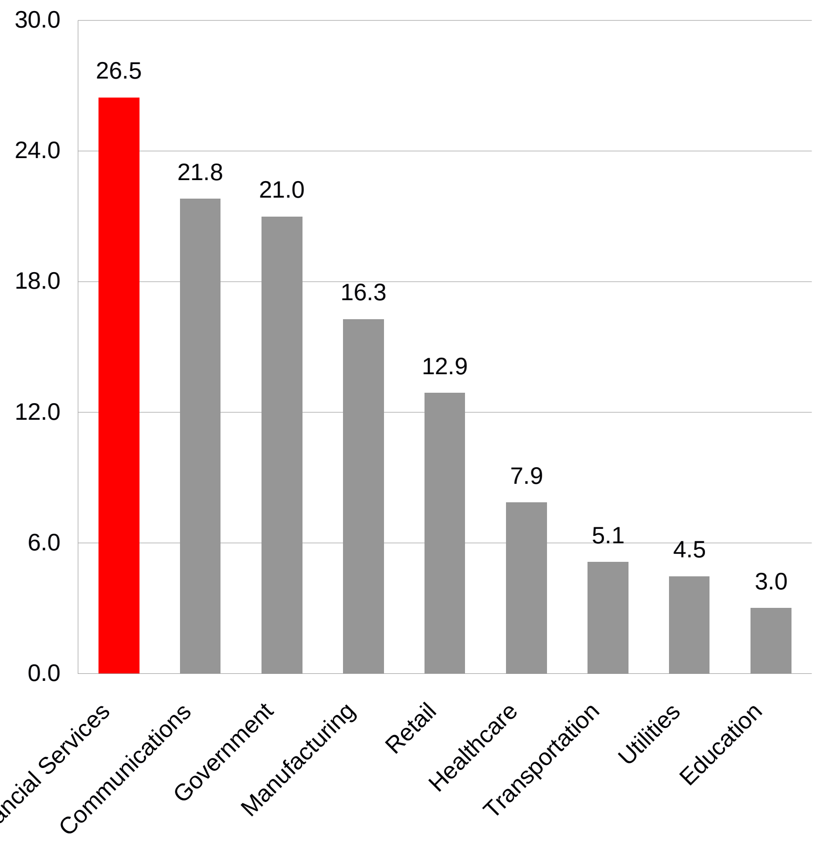
Investment Highlights

- Addressing Large, Global and Growing Market Opportunity
- Delivering a Comprehensive Portfolio of Leading Products
- Unique and Beneficial Strategic Relationship with Oracle
- Largest Number of Modern Core Banking Platform Deployments Globally
- Highly Experienced and Dedicated Management Team and Board
- Growing and Recurring Revenue with Increasing Margins

Financial Services Industry Has the Largest Software Spend and Continues to Grow Rapidly

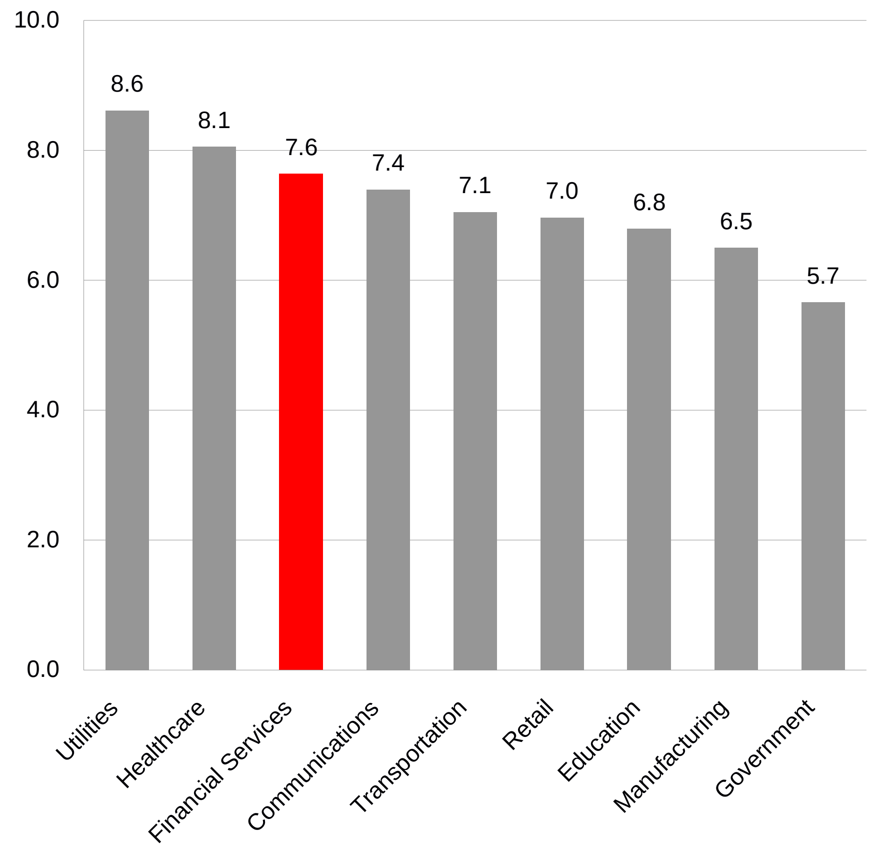
2012 Vertical Software Segment Mix By Industry

$ Bn



Projected Growth in Vertical Software by Industry (2012-14)

% Growth 2012-14 (CAGR)



Source: Gartner, Worldwide IT Industry Estimates.

Key Strategic Trends Driving Growth in Financial Services Technology Spend

Revenue Growth
- Geographical expansion (emerging markets, Islamic banking)
- New products
- New banking models

Regulatory Compliance
- Dodd-Frank
- Basel III
- Solvency II
- Account Portability

Operational Efficiency
- Embrace process automation
- Reduce back office costs

Risk Management
- Meet capital and liquidity regulations

Distribution Management
- Manage multi-channel distribution
- Enable cross-channel revenue opportunities

Customer Experience
- Multi-channel
- Social media
- Mobile
- Consumerization of IT

Oracle's Strategy is to Deliver Comprehensive a Product Set that Exceeds Customer Expectations

COMPLETE

Comprehensive Offering

Broad & Deep Offering Lower Cost, Lower Risk

+

OPEN

Standards-Based Architecture

More Choice, Maximizes Existing Investments

+

INTEGRATED

Designed to Work Together

Less Effort, More Value

+

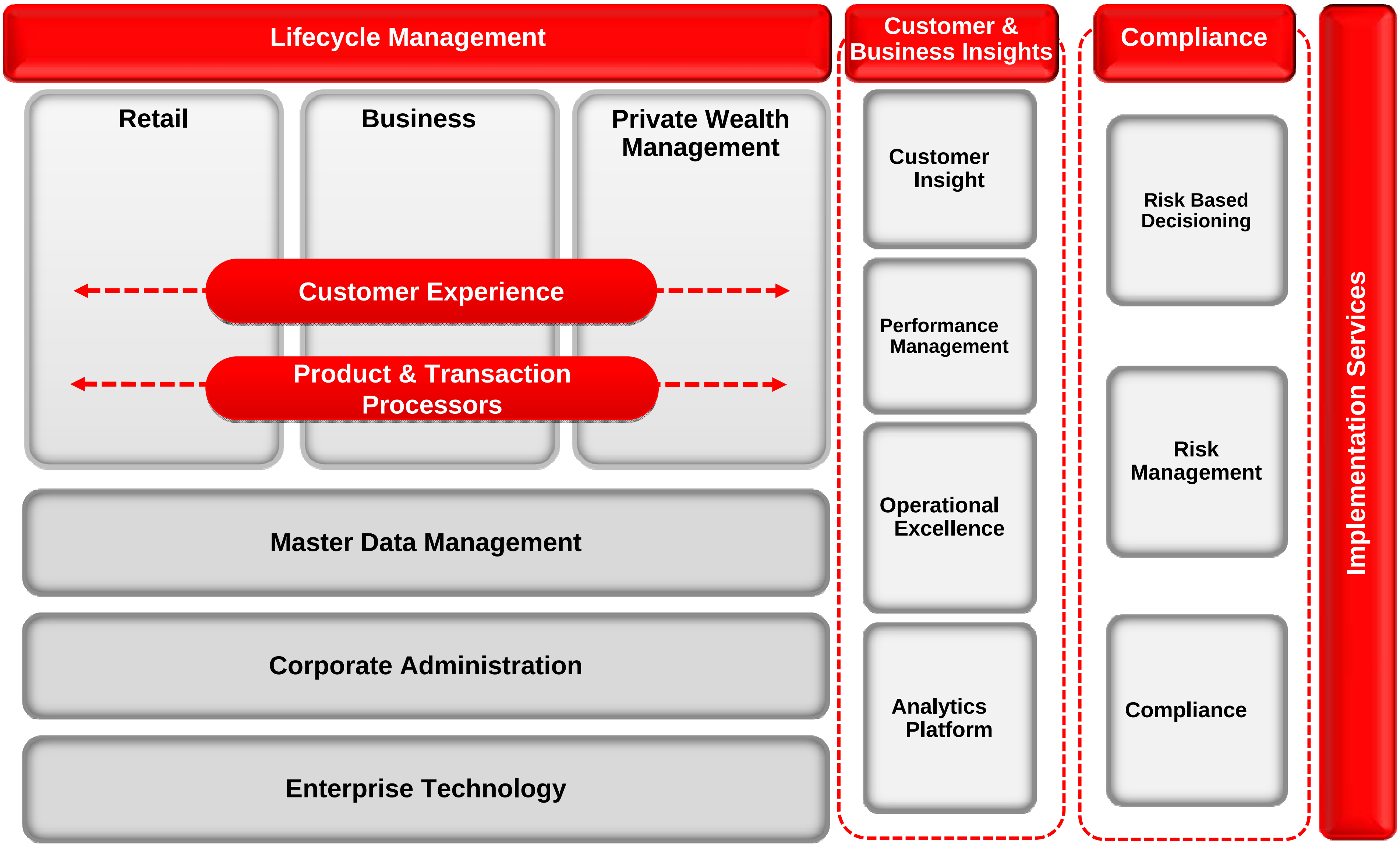
BEST OF BREED

#1

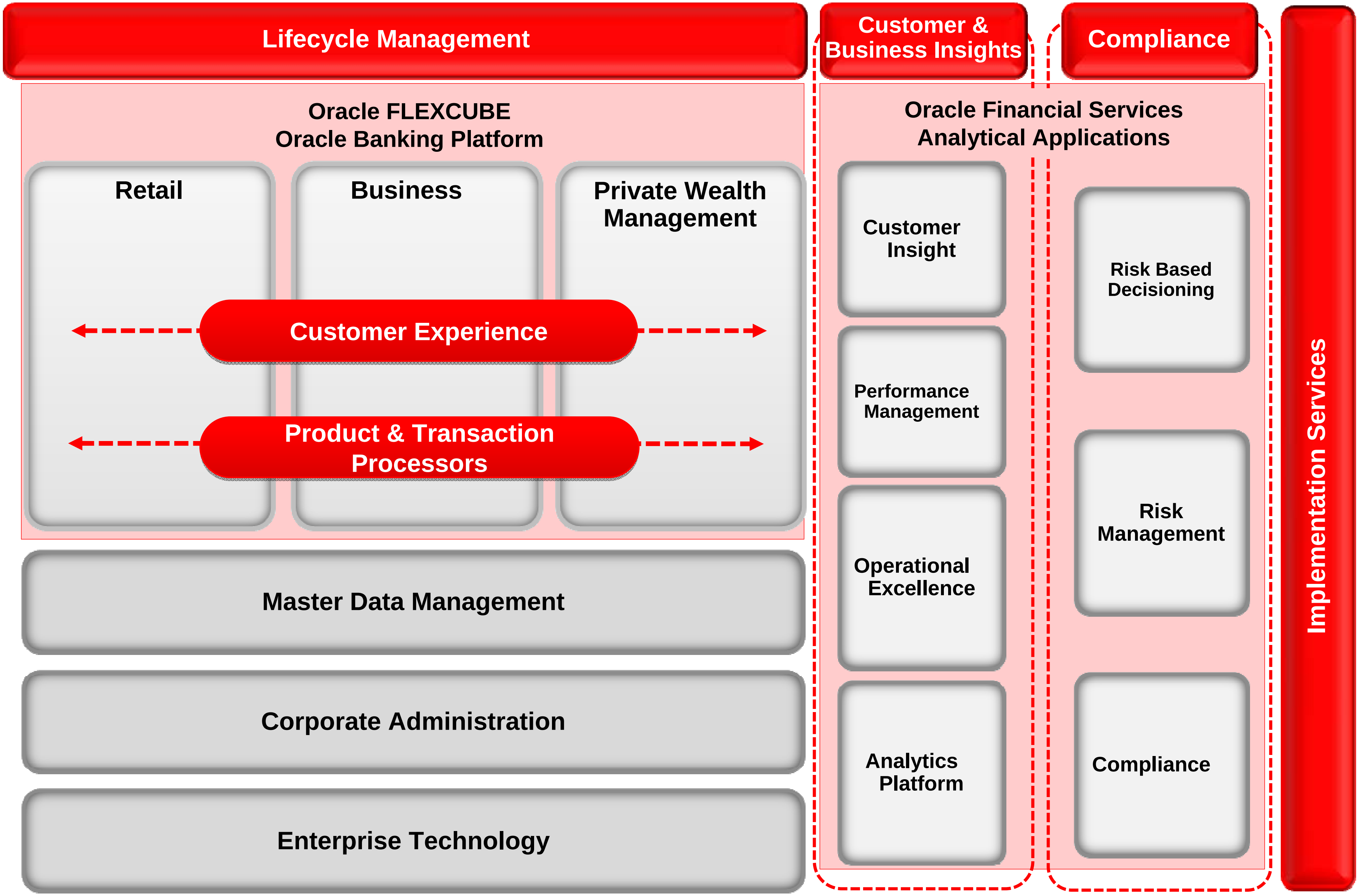
Industry Leader

Robust, Proven Industry leading Software

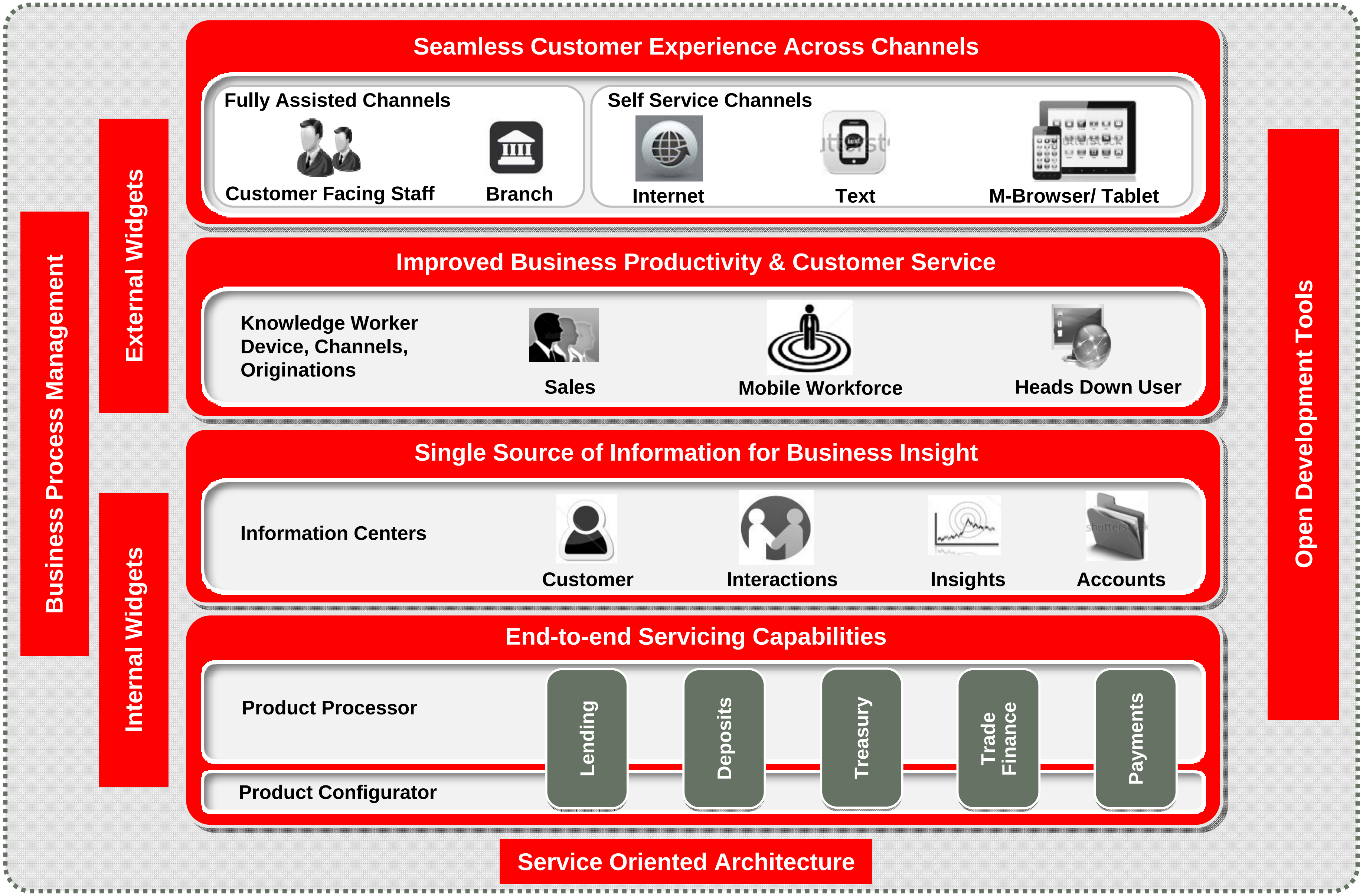
Oracle's Comprehensive Financial Services Footprint



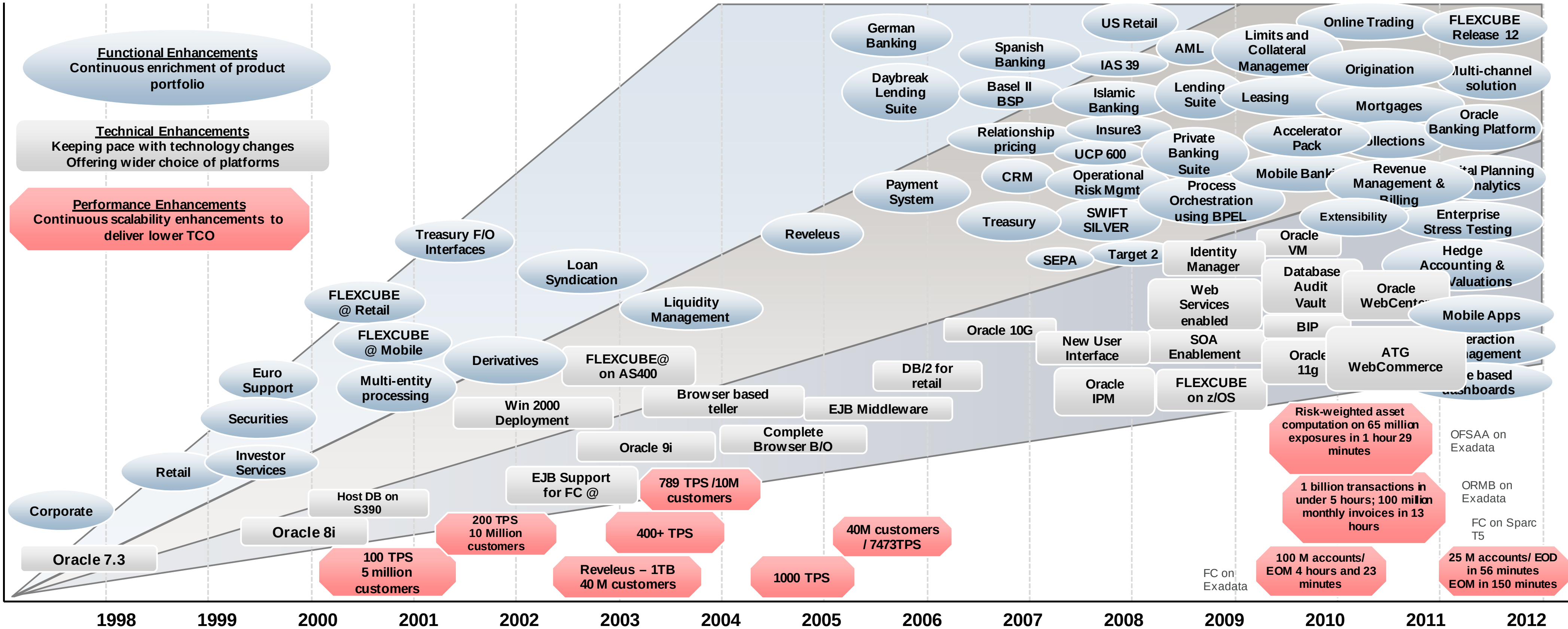
OFSS is Part of Oracle's Footprint



OFSS' Comprehensive Core Banking Solution

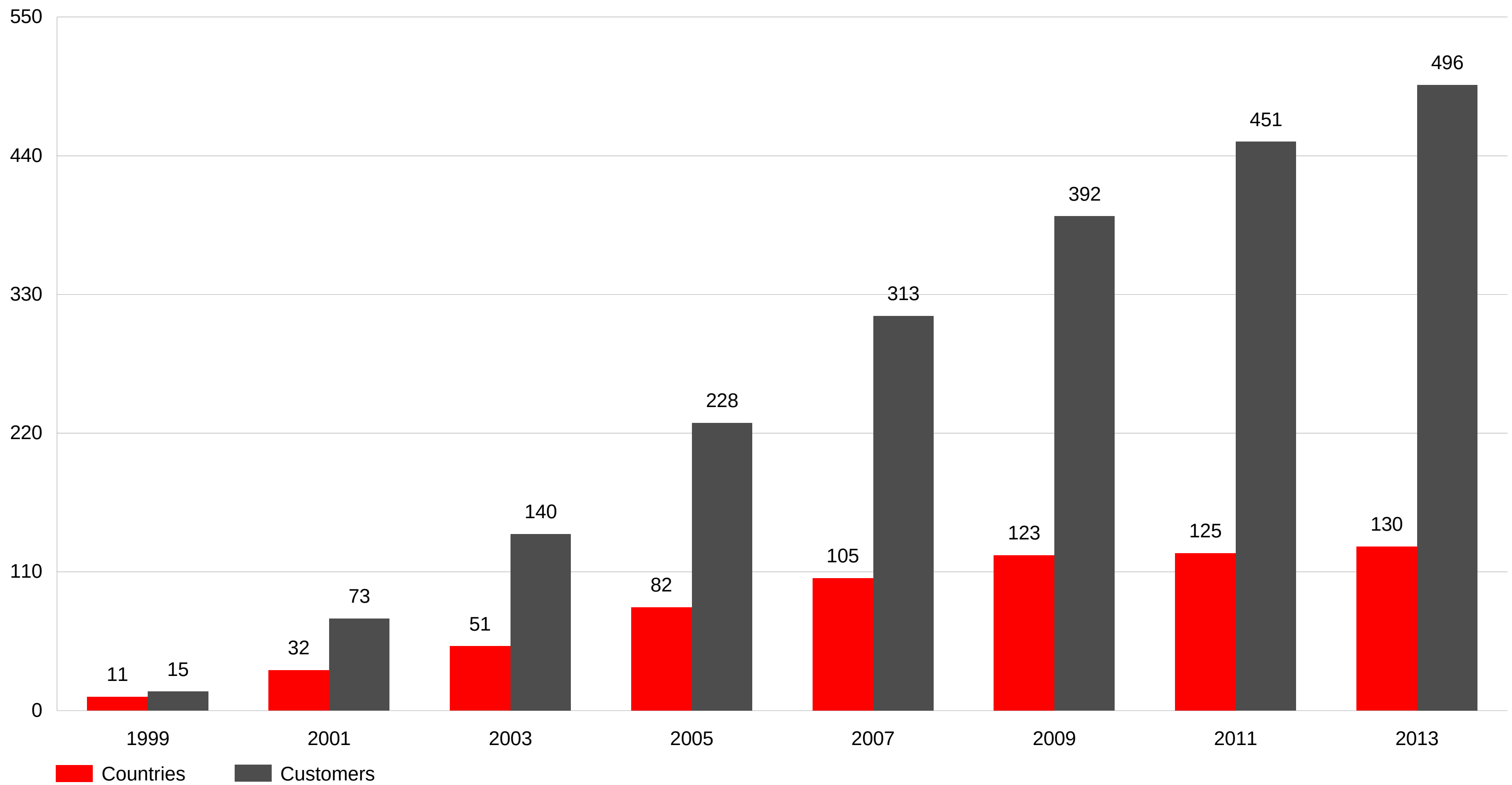


Continued Product Innovation Delivers Leading Edge Solutions to Customers



OFSS Has the Largest Number of Modern Core Banking Deployments Globally

Total Customers and Countries Deployed



OFSS Recognized as Leading Global Banking Platform

Analyst Accolades

IBS INTELLIGENCE	**2002 – 2012[(1)]:** No. 1 or No. 2 Core Banking Platform
Gartner	**2007 – 2012:** Placed in the Leaders Quadrant
CEB WHAT THE BEST COMPANIES DO	**2012:** One of the Best-in-Class Loan Origination Systems
The Banker	**2012:** Anti Fraud/ Crime Prevention Solution of the Year
Aite	**2012:** Anti Fraud/ Crime Prevention Solution of the Year
banking technology Awards 2012	**2012:** Readers Choice Award Winner for Best Core Banking Product or Service
THE ASIAN BANKER® STRATEGIC BUSINESS INTELLIGENCE FOR THE FINANCIAL SERVICES COMMUNITY	**2012:** Mashreq Bank – wins Best Core Banking Implementation Award (Middle East) **2011:** Ping An Bank – wins Best Core Banking Implementation Award (APAC)

Note
1. Did not participate in survey in 2007.

OFSS Also Offers a Comprehensive Set of Services to Complement Product Offerings

IT SERVICES

INSTITUTIONAL EXPERIENCE

CENTERS OF EXCELLENCE | PRE-BUILT SOLUTION FRAMEWORKS | GLOBAL DELIVERY

TRUSTED PARTNER

PRIMESOURCING APPLICATION SERVICES

Application Development	Maintenance & Production Support	Application Testing
Process Consulting	Systems Integration	Application Migration
Business Process Management	Legacy Modernization	SOA Implementation
Packaged Applications Implementation		Application Integration Architecture

PRIMESOURCING –TECHNOLOGY SERVICES

Remote Infrastructure Management	Data Management	Mainframe Services
Application Deployment & Management	Application Monitoring	IT Risk & Security Assessment

CONSULTING SERVICES

Business & IT Consulting	Quality Consulting	SOA Strategy & Governance
IT Architecture Planning	Product Evaluation & Selection	IT Portfolio Assessment

DOMAIN PRACTICES | TECHNOLOGY PRACTICES

BPO

Mortgage | **Banking** | **Capital Markets** | **Insurance**

Customer Acquisition	Data Management, Accounting & Reconciliation	Audit, Compliance & Reporting
Decision Support, Analysis & Performance Measurement		Transaction Processing

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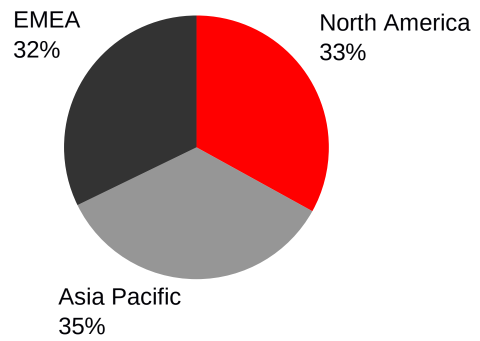
OFSS' Global Presence

- 10,000 employees including 400 in sales and go-to-market functions for global coverage
- Presence in 24 locations

FY2013[1] Revenue By Region



Notes
1. FYE March 31.

Successful Transformation of Financial Services Customers Across the Globe

Global Multi Region Banks

- citi
- HSBC
- NATIXIS
- BANCO DO BRASIL
- WELLS FARGO
- FINCA
- International Monetary Fund
- Ecobank – The Pan African Bank

Americas

- BNY MELLON
- PNC
- North Carolina Department of State Treasurer
- Caribbean Development Bank
- KeyBank
- Gateway One Lending & Finance
- Banco de Chile
- BMO

EMEA

- UBS
- BARCLAYS
- Crédit Agricole – Banque et Assurances
- ADCB
- Banca Transilvania
- Bank of Scotland
- UniCredit
- Alpha Bank
- Eurobank EFG
- Old Mutual – Insurance • Investment • Savings • Banking
- Yorkshire Building Society
- Rabobank
- Dubai Islamic Bank

Asia

- TC BANK 大眾銀行
- mashreq المشرق
- 中國信託 Chinatrust
- Canara Bank – Together We Can
- Danamon
- सिंडिकेटबैंक SyndicateBank
- 巴3人銀行
- Shinsei Bank
- National Australia Bank
- 三菱東京UFJ銀行 MUFG
- 平安银行 PING AN BANK
- HDFC BANK
- PNB

Select Customer Testimonials

"Oracle Banking Platform will give us the agility we need to rapidly adopt new business models, bring new services and products online quickly and deliver world-class service to our clients across any channel they prefer."

Gavin Slater, Group Executive, Group Business Services National Australia Bank

"FLEXCUBE offered Wells Fargo a flexible architecture to enable scale, adaptability and platform growth. Its 'proven implementations in over 120 countries' was also a contributing factor."

Judd Holroyde, Senior Vice President and Head of Global Product Management and Delivery, Wells Fargo

"By deploying Oracle FLEXCUBE, we have aligned our network to provide superior service and a consistent experience for our customers across the African Continent in over 30 countries."

Arnold Ekpe, CEO, Ecobank Transnational Incorporated

"In the past, to launch a new product we needed to check up the IT's schedule. It could take months, or even a whole year to complete. After the new FLEXCUBE system has run for a while, new products can be created in a few weeks."

Xie Yonglin, Vice President
Ping An Bank

"Oracle Financial Services Lending and Leasing provides the foundation of our auto financing business; gives us the agility we need to rapidly customize products, reduce time to market and maximize efficiencies."

Todd Pierson, Chief Operating Officer
Gateway One Lending and Finance

"With the Oracle offering - Decision making will be more robust and more reliable with less effort - Finance and Risk teams will consolidate their business process around a single business operating model ."

David Henderson, Chief Information Officer
Yorkshire Building Society

Mashreq Bank Migrates to OFSS to Significantly Reduce Customer Transaction Response Times

mashreq المشرق

COMPANY OVERVIEW

- Presence in 5 countries: UAE, Egypt, Qatar, Kuwait and Bahrain
- Asset base of US$23 billion

REQUIREMENTS

- Legacy system unable to meet the bank's branch expansion objectives
- Lack of customer centricity in the legacy application
- System changes in legacy system for complying with KYC and Basel II required significant effort in development and testing
- Response times for customer transactions were not acceptable for the business

APPROACH

- The OFSS deployment was designed to support multiple countries and migrate from many existing applications that were developed in-house or procured from third parties

RESULTS

- Halved the response time for ATM Channel transactions
- Reduced response time by over 70% for internet banking fund transfer transactions
- Increased new users of Internet banking by 32%
- Achieved enterprise consolidation by integrating 135 applications on a single core banking platform and replaced 40 applications
- Parameterization enabled time-to-market to be reduced by 50%

"As a fast growing bank, we required a platform that would enable us to accelerate time to market for new products, and improve the overall customer experience across all our markets. We evaluated a number of solutions and found that Oracle FLEXCUBE stood above its competitors in meeting our requirements. Oracle FLEXCUBE has helped us significantly improve our response time to customers, giving them a superior experience. Furthermore, the platform's scalability and flexibility provides us with room to meet our growth objectives." – Somnath Menon, EVP of Operations and Technology

Banca Transilvania Migrates to OFSS to Enable Rapid Growth

BANCA TRANSILVANIA

COMPANY OVERVIEW

- Universal bank with operations in retail, corporate and SME sectors
- Ranked #3 in Romania
- Assets valued at US$5 billion

REQUIREMENTS

- Replace legacy system that hadn't been upgraded in nearly 10 years
- Replace with a modern, feature-rich, integrated platform and shut down 10 other applications surrounding Bankmaster

APPROACH

- Bank designed and deployed OFSS on Oracle Exadata and Exalogic to get the best of performance and processing times for transactions
- Used Extensibility to drive new product extensions like utility payments to build transaction growth volumes.
- Now has initiated the Siebel CRM implementation

RESULTS

- Live in ~24 months
- Added 200,000 new accounts in 60 days of going live
- Doubled the transactions processed in less than one year
- End of Day processing times reduced by 50%
- ATM Transaction response time now under 4 seconds
- Moved credit card accounts along with Current and Savings account to OFSS

"Banca Transilvania was looking for an integrated solution for core banking that was based on new technologies, and that would be capable of sustaining our development for years to come. Oracle FLEXCUBE fit the bill." – CEO of Banca Transilvania

OFSS Positioned To Capitalize on Key Technology Trends and Drive Growth

	Implications for Financial Institutions	OFSS Advantage
Big Data	Financial Institutions increasingly harnessing volume, velocity, variety of Big Data	Unique integration with Oracle's leading Big Data Platform of software and appliances
Mobility	Banking customers increasingly rely on mobile solutions for Banking needs	Focused R&D investment into mobile platforms and applications
Cloud	Enterprise customers increasingly comfortable with using Cloud-based applications and architecture	Access to Oracle's industry-leading, full Cloud infrastructure stack
Consumerization	Individuals expect consumer-like computing experiences	OFSS product development focused on consumer experience

Experienced Global Leadership Team

OFSS Senior Management

Chaitanya (Chet) Kamat
Managing Director and CEO

Makrand Padalkar
Chief Financial Officer

Vikram Gupta
FLEXCUBE Development

Manmath Kulkarni
Banking Platform Development

Meenakshi Iyer
Analytics Product Development

Kishore Kapoor
FLEXCUBE Consulting

Edwin Moses
PrimeSourcing Services

Mahesh Rao
BPO Services

OFSS Board of Directors

Independent

S. Venkatachalam
Independent Director, Chairman of the Board

Y. M. Kale
Independent Director

Richard Jackson
Independent Director

OFSS

Chaitanya (Chet) Kamat
MD & CEO, OFSS

Oracle Representatives

Frank Brienzi
SVP & GM, Financial Services Global Business Unit, Oracle

William Corey West
SVP, Corporate Controller & CAO, Oracle

Robert K. Weiler
EVP, Global Business Units, Oracle

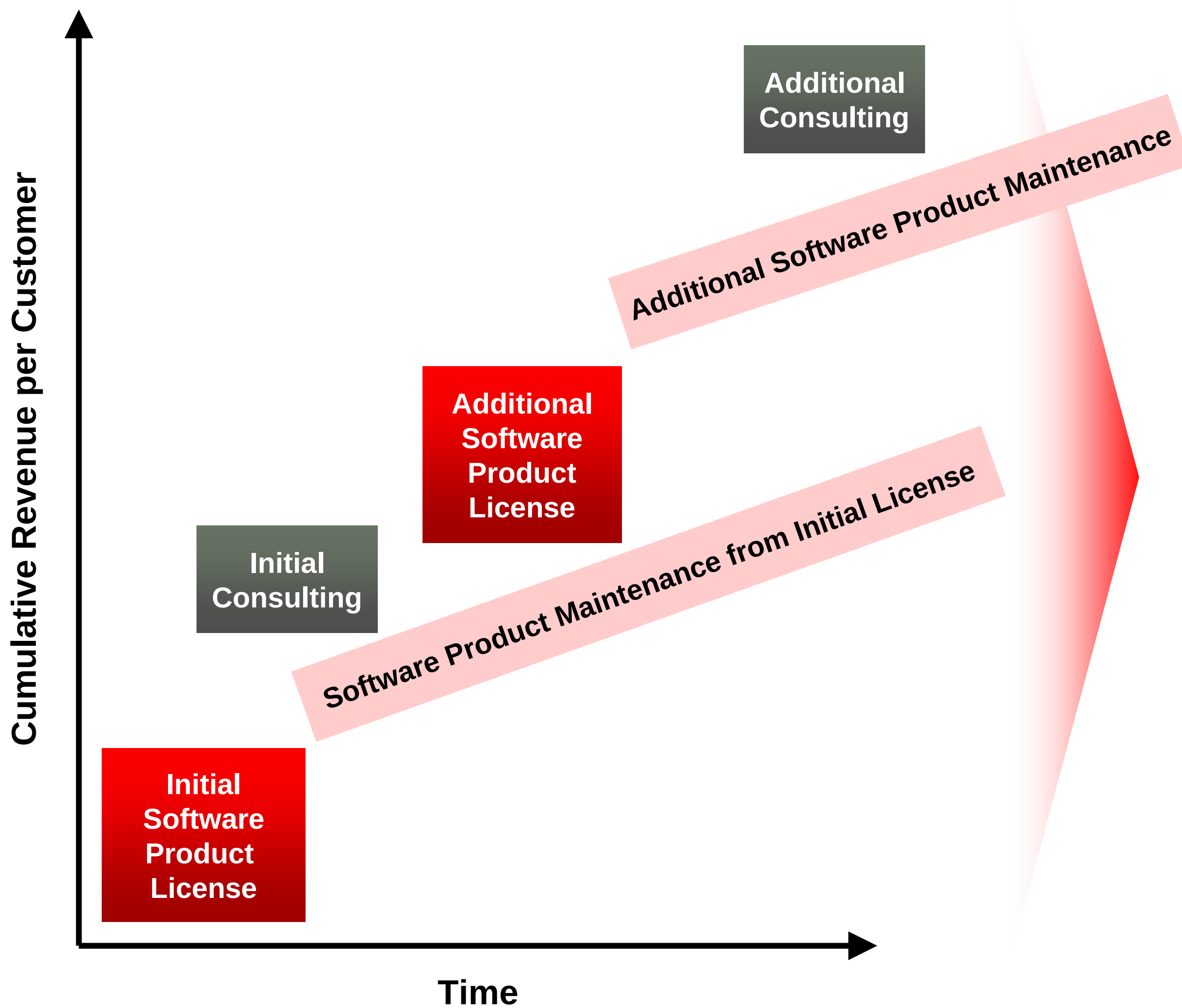
Derek H. Williams
EVP, Oracle

Samantha Wellington
Managing Counsel, Oracle

Financial Review

OFSS' Financial Model: Product Customer Expansion Drives Recurring, High Margin Business

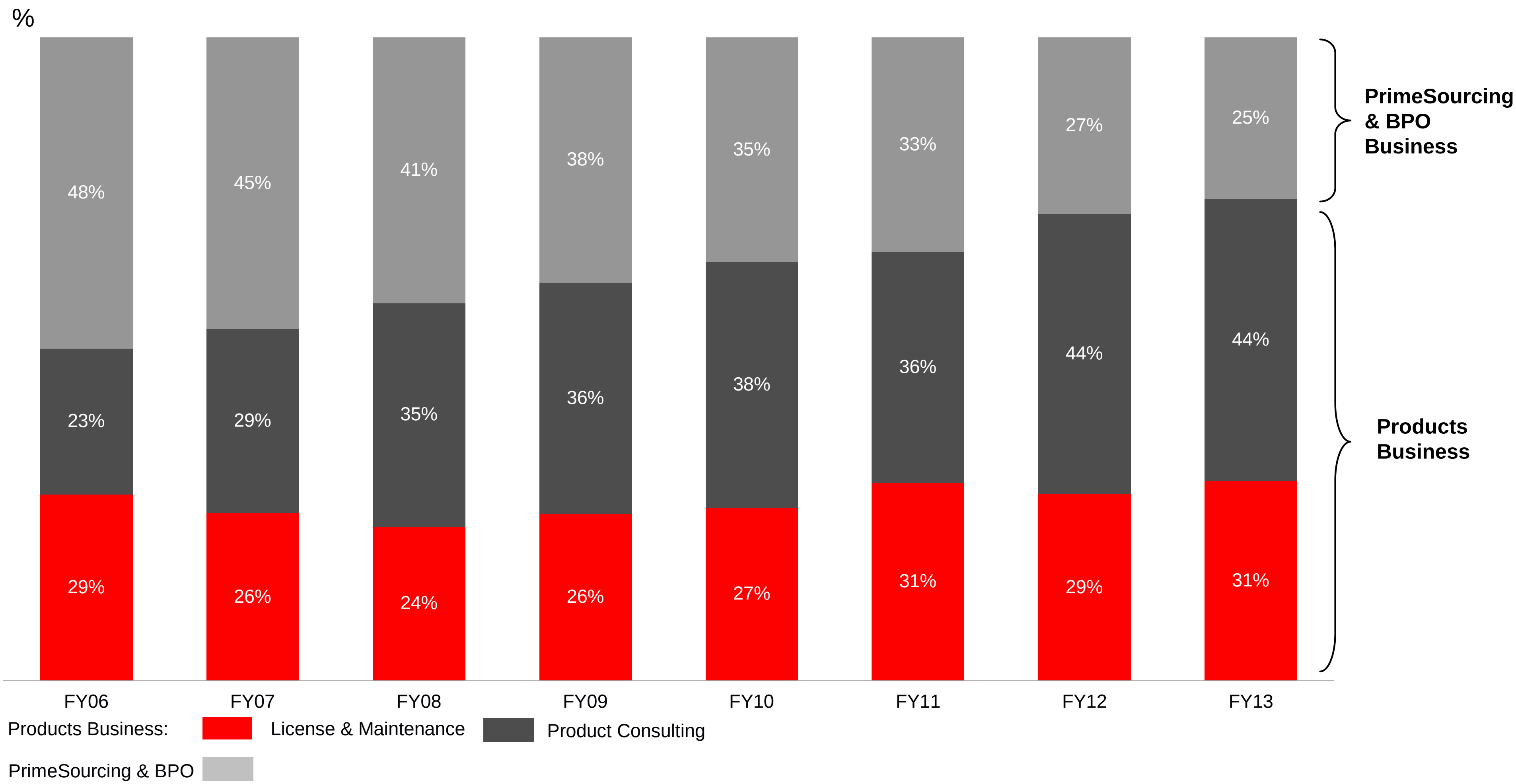
Revenue Opportunities from each Customer Engagement



- Initial software product license drives long-term revenue opportunities
- Generates recurring revenue due to high customer retention
- "Land and expand" to upsell and cross-sell additional products and services
- Mix shifting toward higher margin product revenue, helping increase operating margins
- Also generates high cash flow conversion rates

Focus on Product Business is Evident in Revenue Mix Shift Since Oracle Acquired Its Ownership Stake

Split of Operating Revenue(1)



Notes
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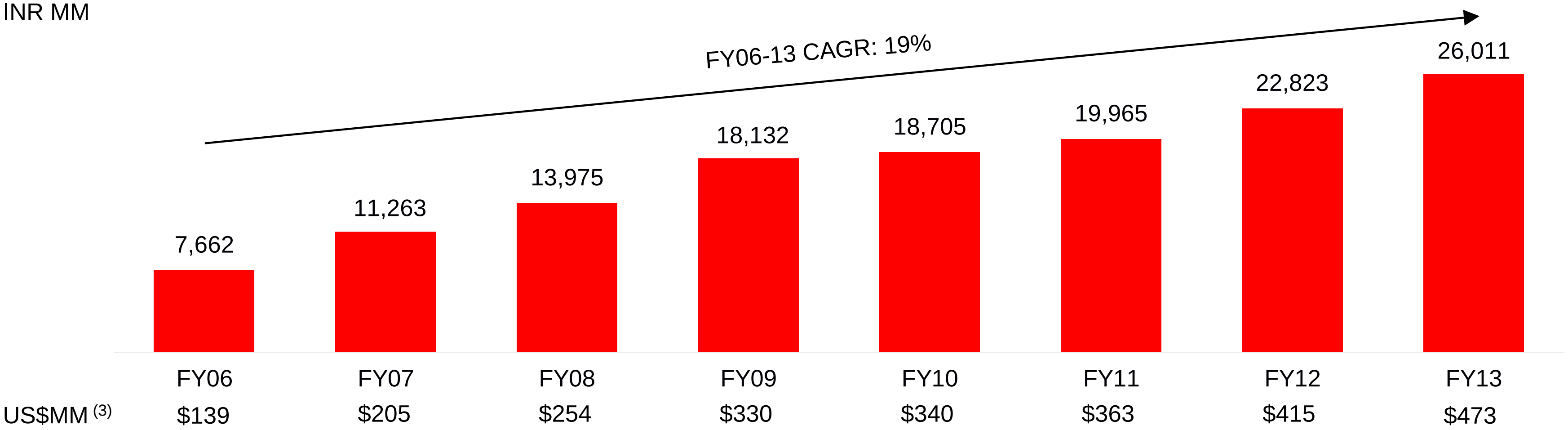
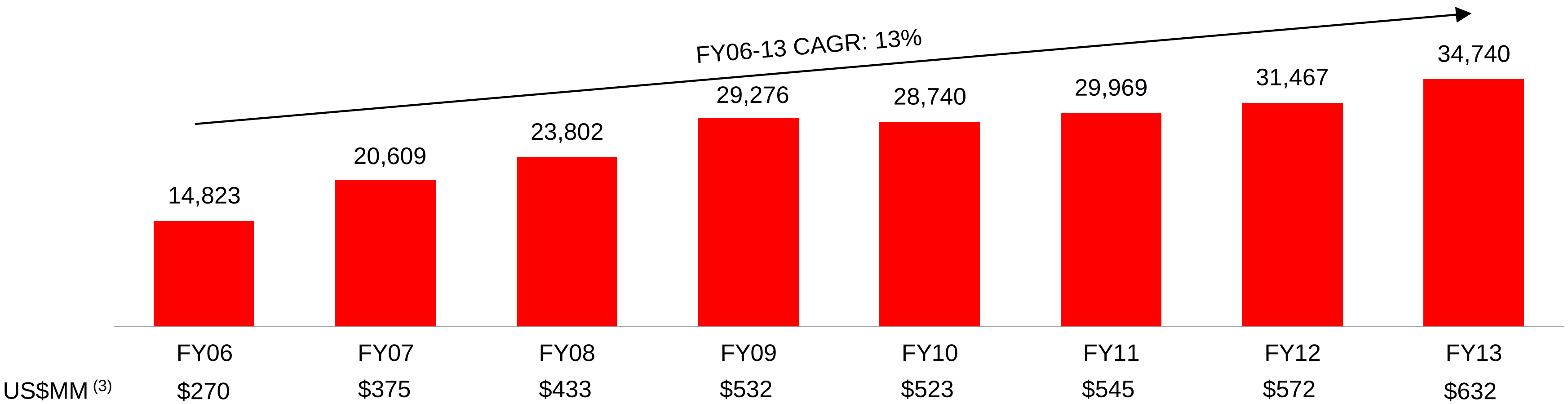
Product Business Has Driven OFSS Revenue Growth

Product Revenue (1),(2)
INR MM



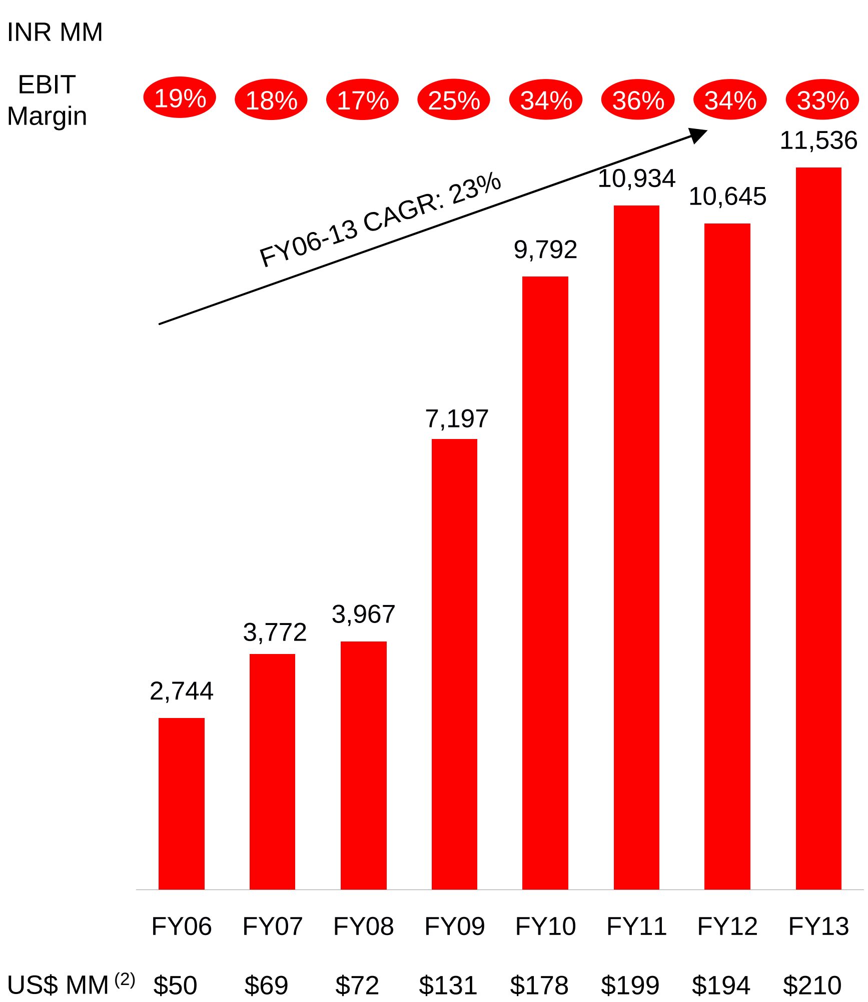
Consolidated Revenue (1)
INR MM



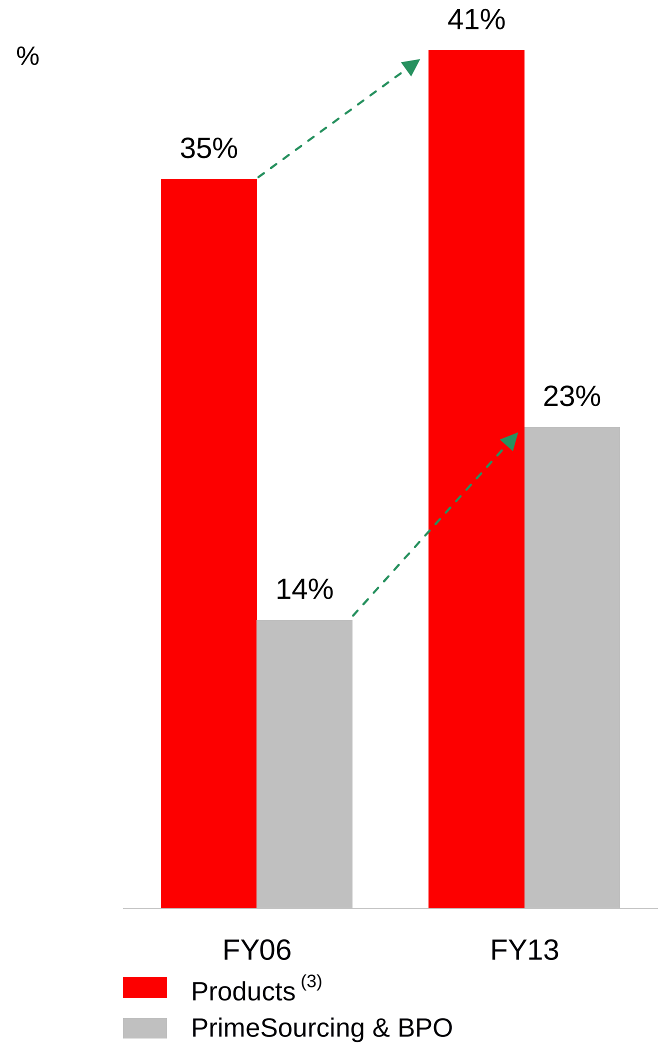
Notes
1. FYE March 31.
2. Products revenue includes License, Maintenance and Product Implementation Services.
3. Conversion for convenience using fixed exchange rate of 1 US$ = INR 55.

High Profitability Margins Due to Disciplined Management and Scale Efficiencies

Operating Income (EBIT) (1)



Segment Operating Profit Margin (EBIT Margin) (1)



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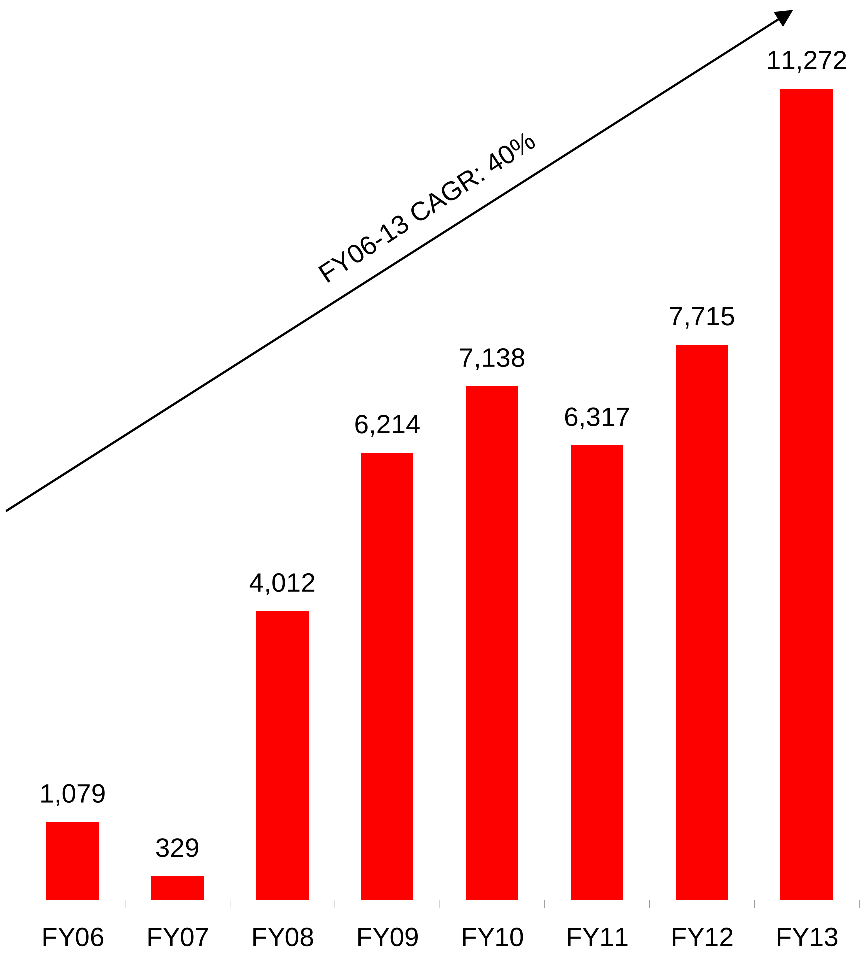
Financial Stability Due to Strong Cash Flow Generation

Cash Flow from Operations (1)

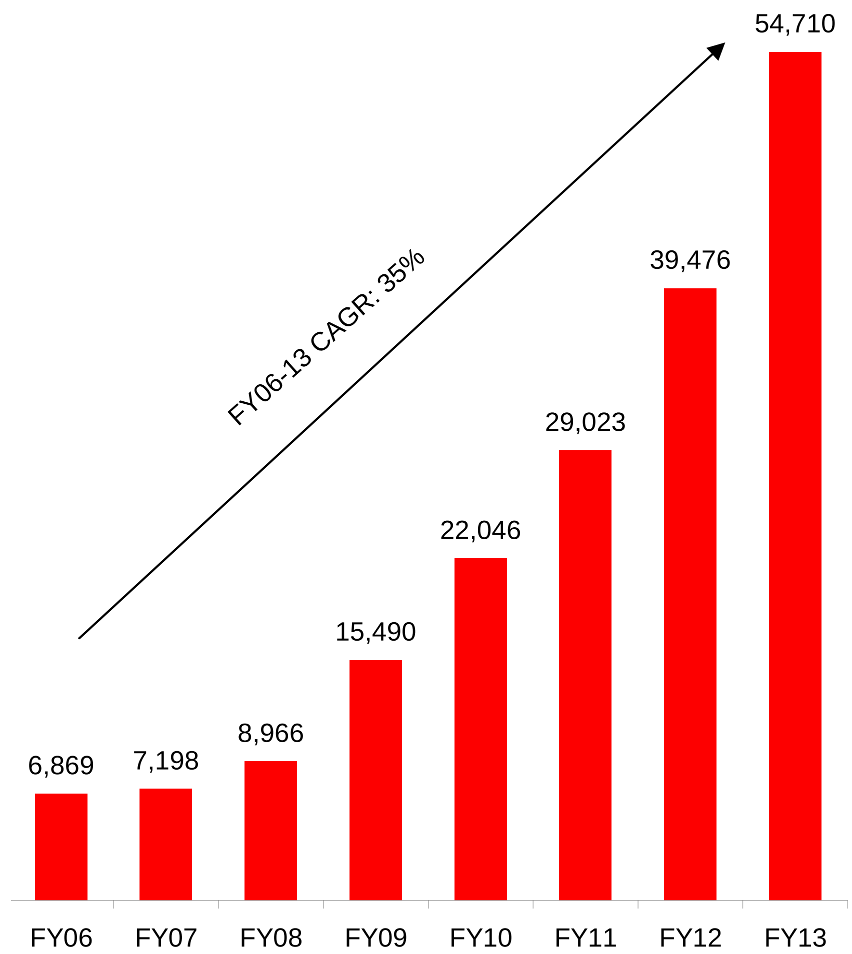
INR MM



US$ MM (2)	$20	$6	$73	$113	$130	$115	$140	$205

Cash (1)

INR MM



US$ MM (2)	$125	$131	$163	$282	$401	$528	$718	$995

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Q&A