



# NETSOL TECHNOLOGIES

PSX CORPORATE BRIEFING

# Agenda

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**01 Corporate Introduction**

**02 Our Products and Solutions**

**03 Non-financial Highlights**

**04 Business Focus**

**05 Financial Overview**

**06 Awards & Achievements**



# Corporate Introduction

Awarded First Rate and best Selling Leasing Solution for 7 consecutive years in China (2013-2019)



Most Innovative Company in the Equipment Finance Ecosystem Award (Sustaining Category) by Monitor Daily(2021-2023)



1995  
1999

Through Acquisitions  
NETSOL gained 25+ Years of experience in Europe

NTPK Listed on Pakistan stock exchange



2006

Became first digital Apps Introducer

NETSOL was the first IT vendor to implement a mobile point of sale solution in the global asset finance and leasing domain



2015

NETSOL signed a \$30M contract

The company signed a contract with a major global auto captive to implement NFS Ascent Retail and Wholesale Platforms in China



2019

NETSOL begins its journey

NETSOL Technologies started its journey as a US based solution provider with a vision to create superior solutions for the global finance and leasing industry

2005



Through Acquisitions  
NETSOL acquired 40+ Years of experience in North America

Acquired CMMI Level 5 Status, a distinction shared by fewer than 150 companies worldwide

2013



Highest value contract signed in NETSOL's history

NETSOL signed a \$100 contract million for NFS Ascent implementations across 13 markets

2018



NETSOL signed a contract for the roll-out of NFS Ascent in Europe

NETSOL secured a multi-million dollar contract with a large UK vehicle finance company for NFS Ascent's Wholesale Finance Platform on the Cloud

Listed on NASDAQ (USA) as NTWK

# Corporate Introduction

## Most Innovative Company Declared in the Equipment Finance Ecosystem

NETSOL was selected as 'Most Innovative Company in the Equipment Finance Ecosystem' (Sustaining Category) by Monitor Daily.

2021



- NETSOL's Next-Gen Platform NFS Ascent® on the Cloud went live for UK Bank**
  - Signed a major contract with a Swedish bank to implement Ascent across Nordic markets
- Signed contract with the KPK Government to implement workflow and document management solution
- Initiated multiple new growth verticals such as Professional & Cloud Services and AppexNow to ensure revenue and product diversification
- Signed contracts with three trucking entities of a leading German Auto manufacturer across APAC region

2022



## Outreach expansion across MENA region

Expanded our footprint to MENA region through Incorporation of a group subsidiary in Dubai

NETSOL signed contract with Captive finance Co. of a Japanese truck manufacturer.

Executed contracts with AU based captive finance company of a renowned Japanese truck manufacturer for Ascent implementation

2023



- Upsold additional scope to a Swedish bank operating across Nordic markets to generate additional revenue
- Signed a major contract with a finance company of a US based auto manufacturer to implement Ascent in China.
- Signed a major contract with a US finance company of a German based auto manufacturer for retail across NA markets for +\$16M

2024

## Revenue Expansion

Launched a unified and platform under The Transcend banner streamlining our

# Transcend Finance (Formerly NFS Ascent)



## Omni POS

Omni Point of Sale

A highly agile, easy-to-use, web-based application – also accessible through mobile devices – Transcend’s Omni Point of Sale delivers an intuitive user experience, with features that enable rapid data capture.

## CMS

Contract Management System

Transcend’s Contract Management System (CMS) is a powerful, highly agile, functionally rich application for managing and maintaining detailed credit contracts throughout their lifecycle – from pre-activation and activation to maturity.

## WFS

Wholesale Finance System

The system provides a powerful, seamless and efficient system for automating and managing the entire lifecycle of wholesale finance. With floor planning, dealer and inventory financing, it is ideal for a culture of collaboration.



### Web POS

Our integrated Omni-channel platform gives tailored content to today’s digitally immersed users across the web while keeping the experience uniform.



### mPOS

The Mobile Point of Sale application simplifies the business origination process and empowers your sales teams to make the right decisions at the right time – optimizing productivity.



### Self POS

A dynamic web portal that plugs onto your website empowering website visitors to go through the complete asset buying/financing process online through multiple devices.



### mAccoun

mAccount gives your customers complete visibility 24/7 of their credit/lease contracts. It also empowers the dealer with a powerful back-end system.



### mF

Mobile Field Investigator includes powerful features that enable your field teams to perform applicant details verification on the go.



### mCollecto

mCollector empowers your collections teams to do more, with an easy to use interface and intelligent architecture.



### mDealer

mDealer empowers your business partner with a mobile platform that delivers more visibility and control over their inventories – with minimal effort.



### mAudit


mAuditor empowers your business partner to schedule visits, record audit exceptions and track assets for higher levels of transparency, in real time.

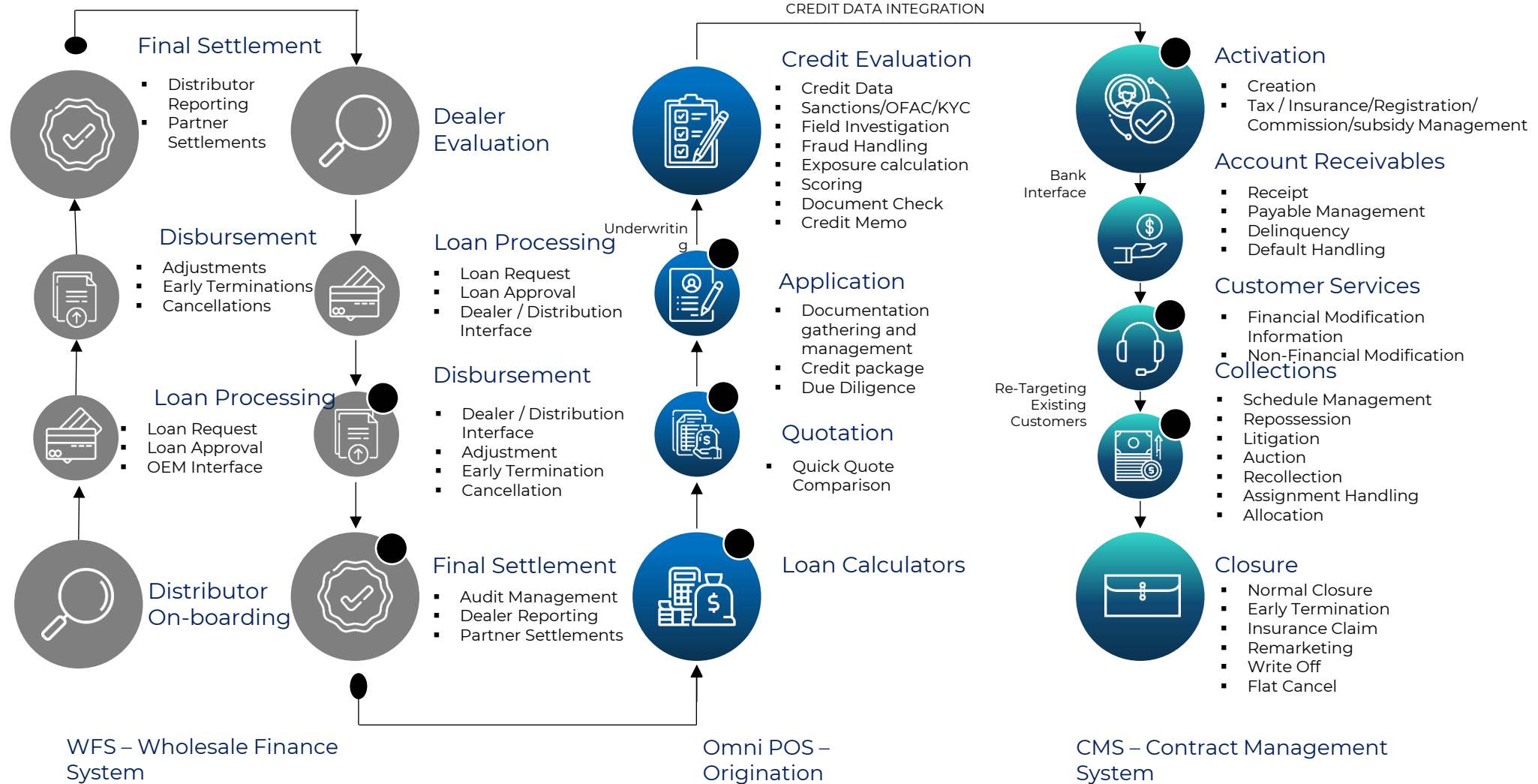




# Transcend Finance Capabilities

CORE

-  Business Partner Manager
-  Asset Management
-  Financial Product Management
-  Business Accounting
-  Business Process Manager
-  Business Rule Engine
-  Workflow Management
-  User Management
-  Integration Hub

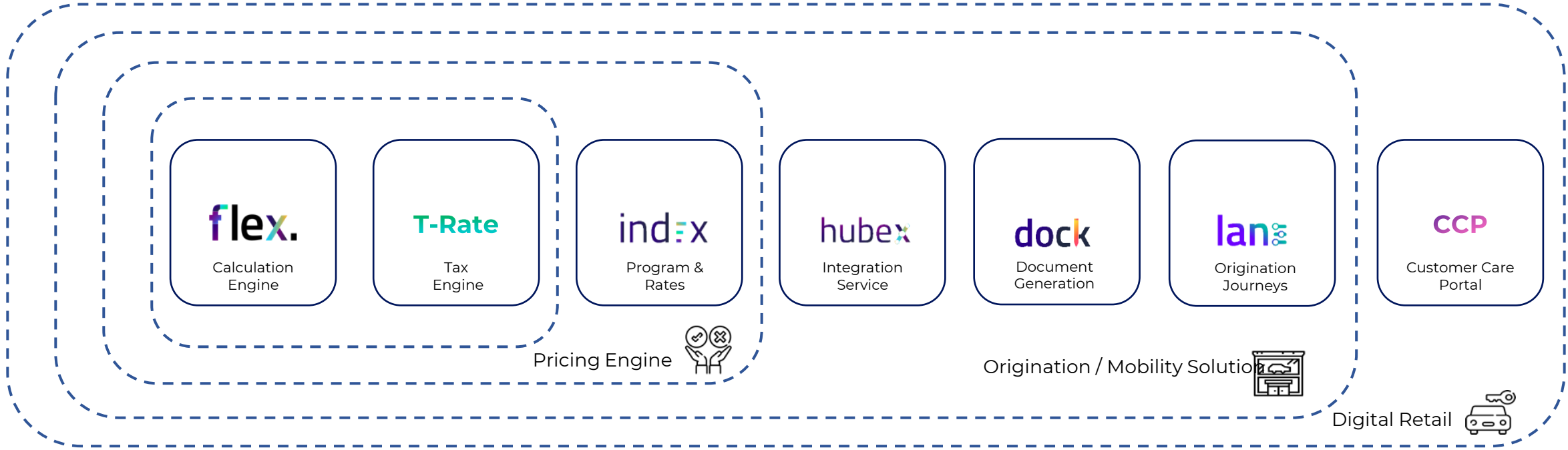


● = Digital Touchpoint

# Transcend Marketplace (Formerly

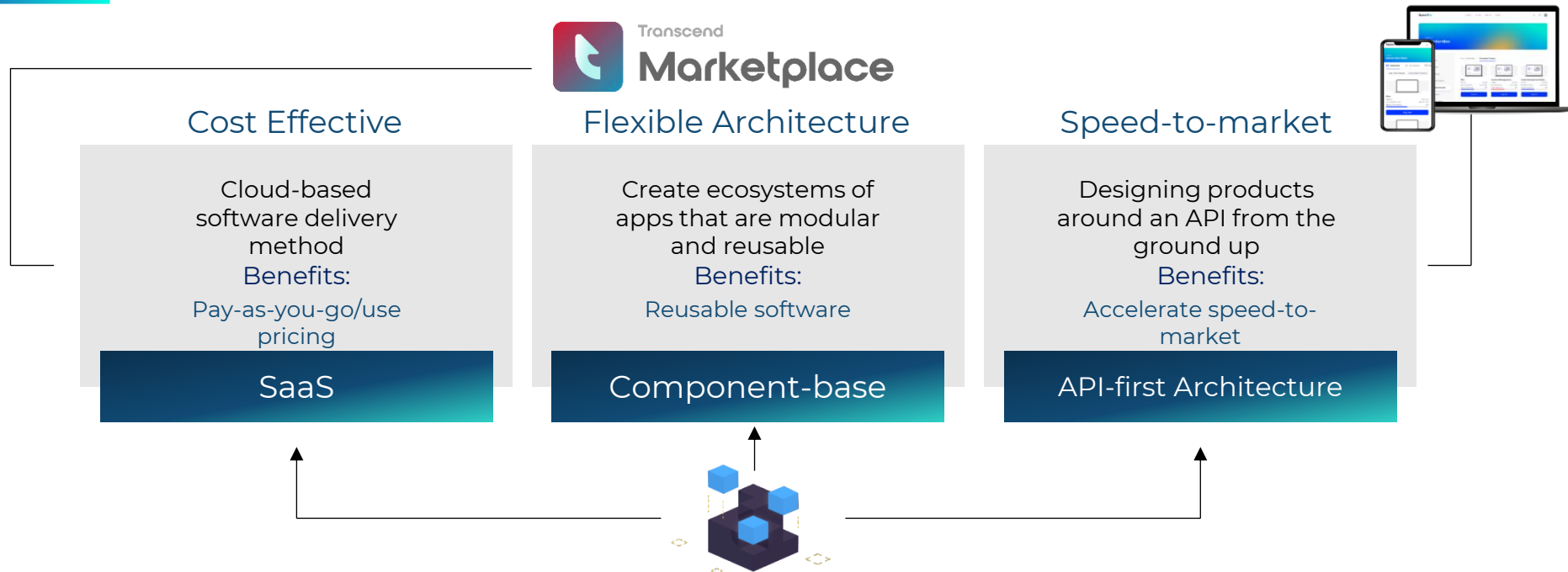
# AppexNow)

Our composable, Lego-like architecture and development organization structure provisions us to build products one on top of the other by leveraging matured, configurable and scalable modular blocks.

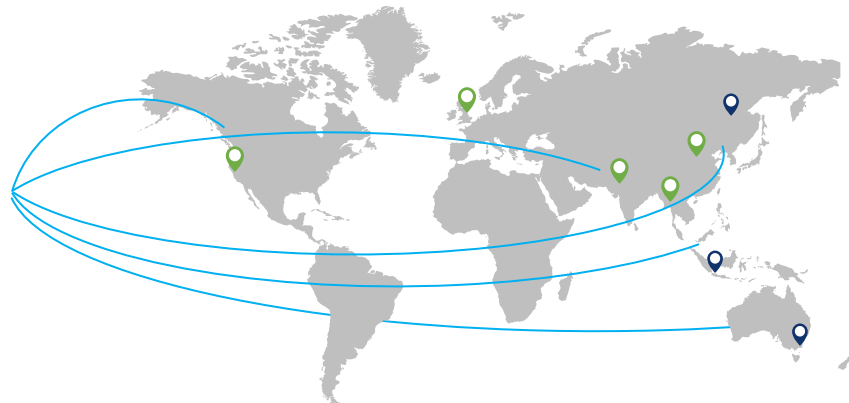


Adaptive to change, NETSOL is bringing world's first finance and leasing API marketplace.

# NETSOL'S MACH Technology



A **single sign-up** required to enable **multiple markets** with our API-based solutions **across the globe**



## Functional Coverage

From a **Single Sign-up**

Dealer Frontend

Back-office systems

Direct-to-Consumer

Self-service Portals

To many more..



# NON-FINANCIAL HIGHLIGHTS

## Major Implementations



NETSOL achieved the Go Live milestone for a leading US based global professional services provider focused on delivering various digital and business services.



NETSOL completed the rollout of our flagship Transcend Finance platform across twelve countries for the leasing and asset finance companies for MBM as part of a contract valued at over \$110 million. This milestone marks the successful completion of delivery under a 10-year contract with the customer, which was initially signed in 2015.



The business completed and went live for a China based automotive financing services company with its Transcend Finance platform

Our focus on new growth verticals has led to multiple successful new product offerings and onboardings of our FLEX™ product, reinforcing confidence in its SaaS offerings. FLEX™ serves as an instant, cloud-based calculation engine designed for seamless integration into clients' products, services, and ecosystems



We are focusing on new growth verticals and have successfully onboarded a new client for DOCK, a centralized document generation tool designed for rapid and efficient document creation. This achievement underscores the confidence in our SaaS product offerings and highlights the potential for enhanced operational efficiency for clients. By leveraging DOCK™, we aim to streamline document processes, further solidifying our position in the market.

# NON-FINANCIAL HIGHLIGHTS

## Climate Action

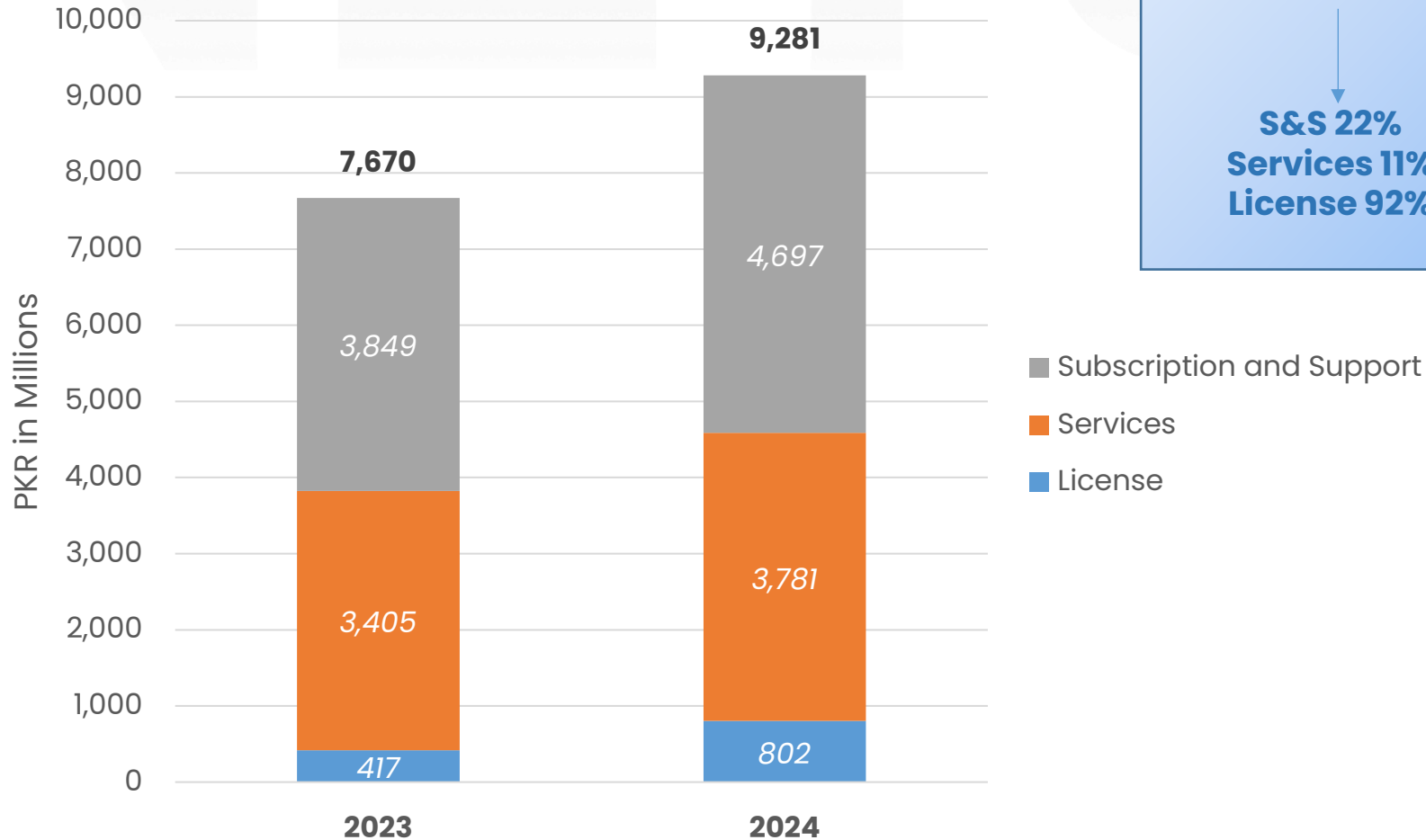
- **Tree Plantation Drives:** NETSOL continued its tree plantation drive - a powerful step in our collective fight against climate change.
- **Clean-Up Drive for Climate Action:** Employees actively participated in the 'Ring Road Clean Up Drive', symbolizing a collective commitment to combat climate challenges.
- **Go Green, Go Clean' Campaign:** The company collected 1,010 Kg of paper & plastic for recycling, demonstrating commitment to responsible waste management. Employees are Go Green, Go Clean' Campaign:
- **Solar Energy:** Taking a significant step toward renewable energy, Netsol is in the process of installing solar panels. This investment in solar energy not only reduces our reliance on conventional power sources but also demonstrates our dedication to contributing to a more sustainable future

## Social

- **NETSOL Ration Scheme:** This was initiated in November 2021 with 150 needy families. Every month, we provide essential food rations to 274 households, ensuring that the working class has the support they need to thrive. During the year the company contributed PKR 18.7 million for this noble cause
- **NESP (National Education Support Program):** We are proud to cover the educational expenses of our support staff's children, ensuring that they have access to quality learning opportunities. This year, our contribution of PKR 32.8 million has provided for tuition, uniforms, books, stationery, and transportation.
- **Million Smiles Foundation:** The company's collaboration with the Million Smiles Foundation has led to a noteworthy investment of over PKR 5 million for facilitating educational initiatives
- **DIL School:** NETSOL has provided over PKR 5 million to DIL school (Development in Literacy Foundation) to provide quality education to underprivileged children. A dedicated team from NETSOL works on their TEAL (Technology-enabled assisted learning), enabling their teachers in remote areas to benefit from virtual lessons.

# REVENUES MOVEMENT

Segregated Revenue FY23 vs FY24

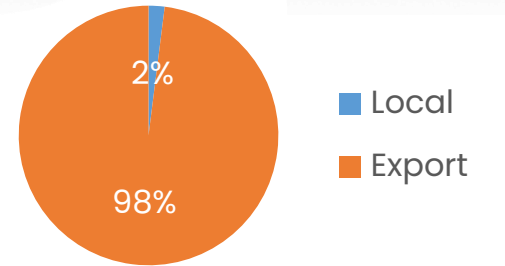


**YOY Growth in Revenue 21%**

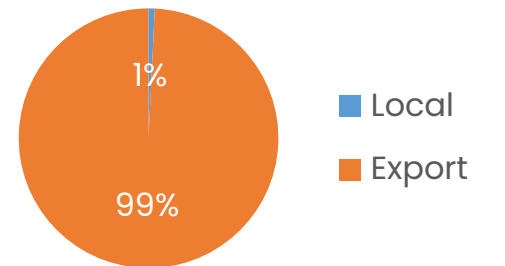
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**S&S 22%**  
**Services 11%**  
**License 92%**

Revenue Local vs Export FY23

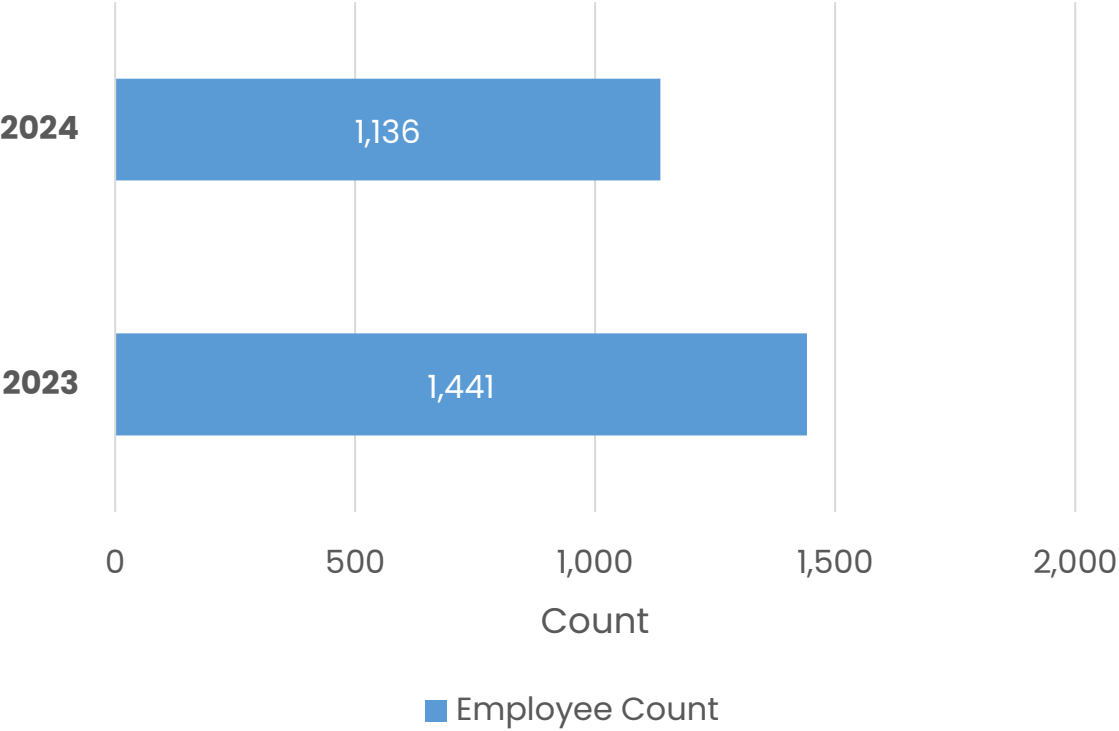


Revenue Local vs Export FY24

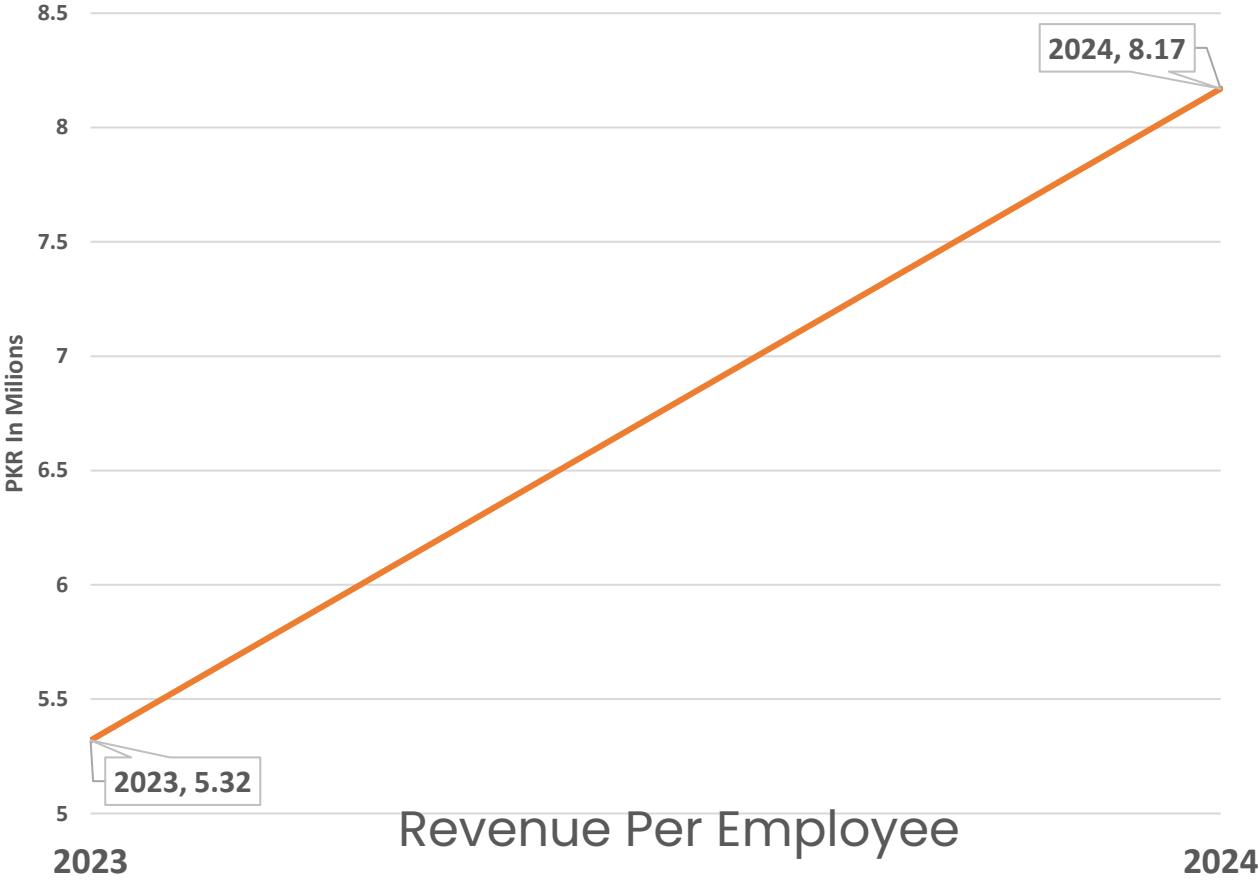


# FINANCIAL INDICATORS MOVEMENTS

Employees FY23 vs FY24  
as of June 30



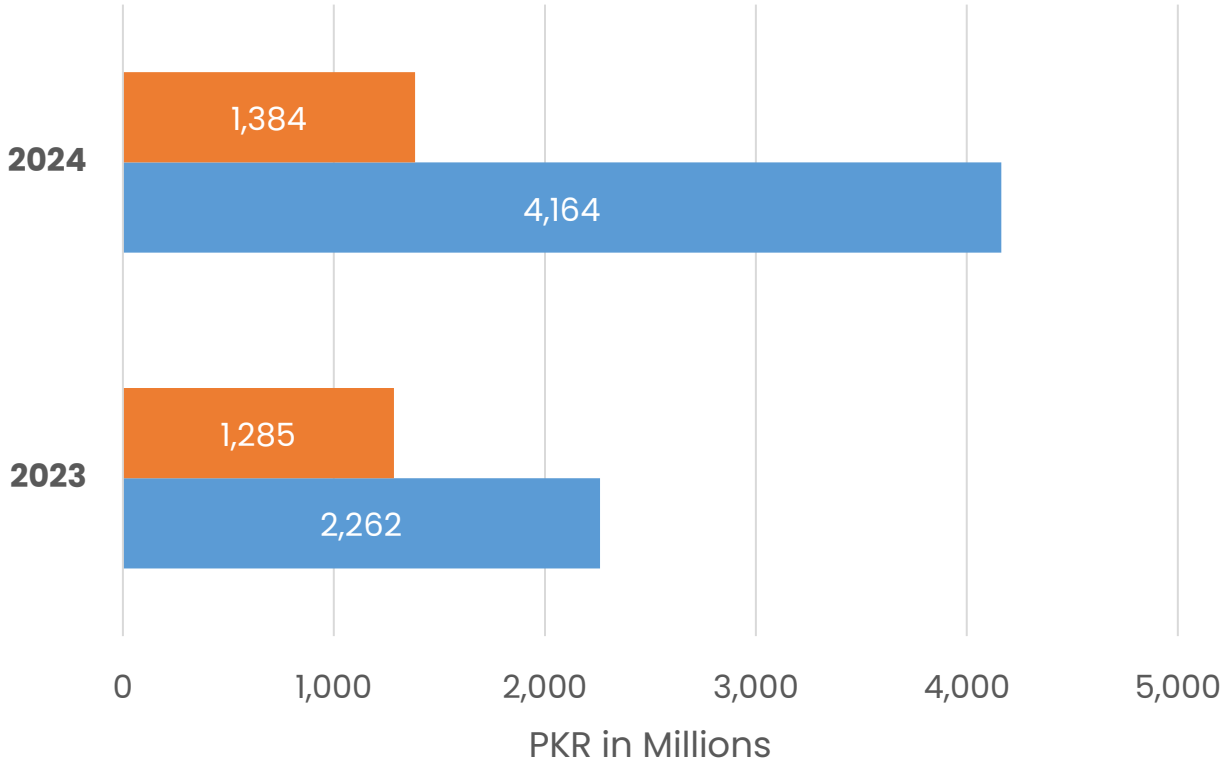
Revenue FY23 vs FY24



# FINANCIAL INDICATORS MOVEMENTS

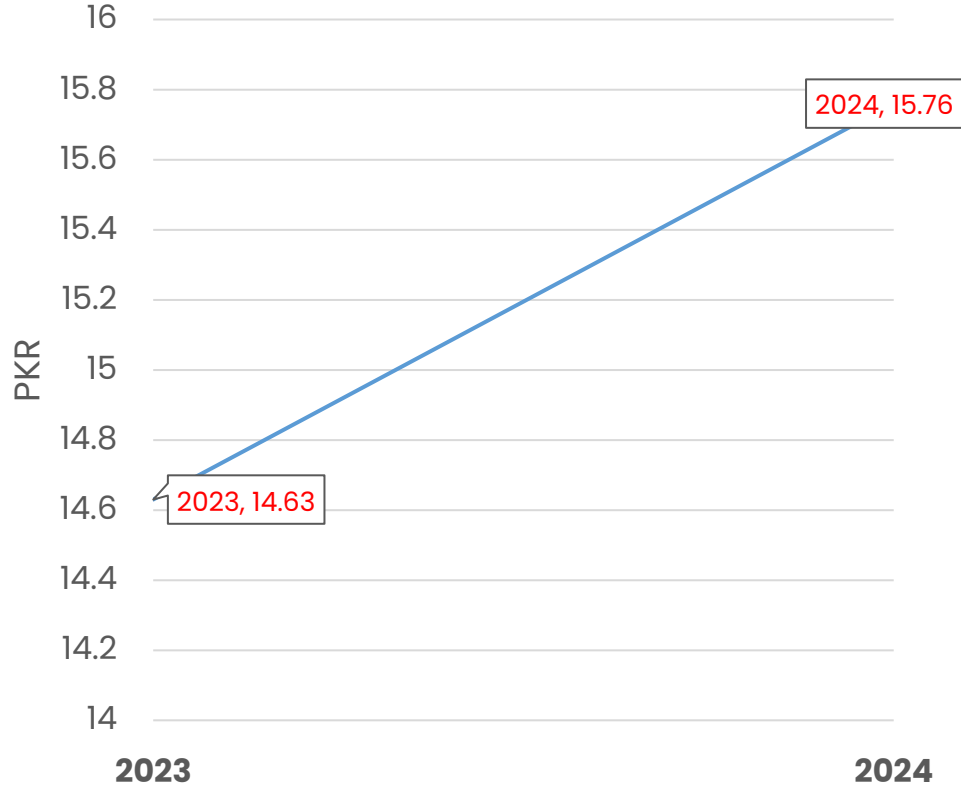
### Gross, Net Profit FY23 vs FY24

Net Profit Gross Profit

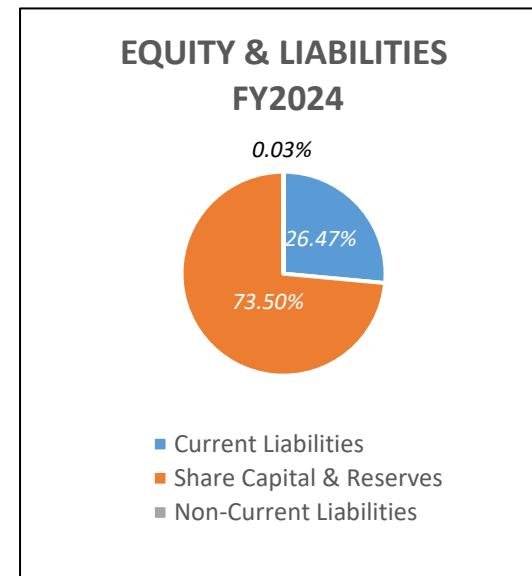
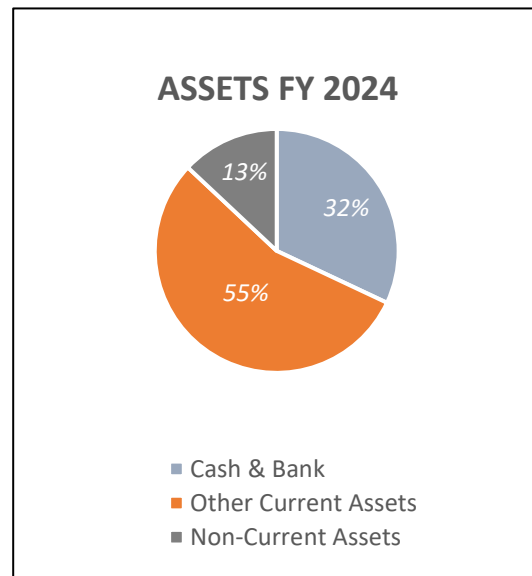
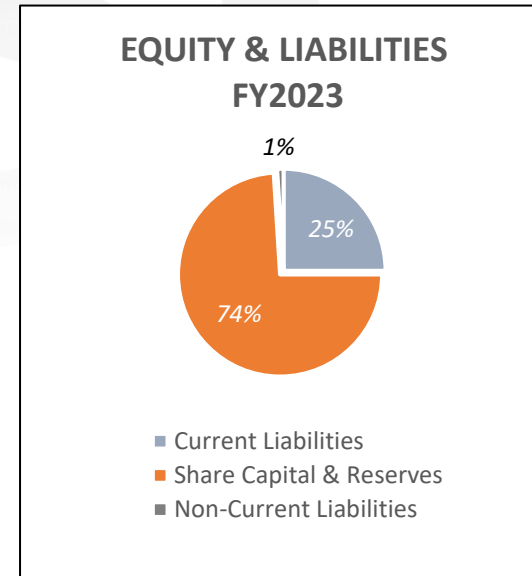
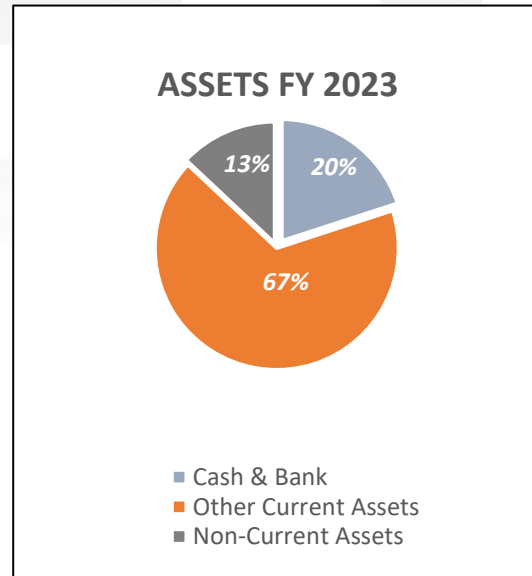


### EPS FY23 vs FY24

EPS



# BALANCE SHEET OVERVIEW





# Awards

Recognition of Excellence in Pakistan's IT Sector





# Q & A

