



Welcome to the 2018 Persistent Investor Day

December 11, 2018

Forward-looking and Cautionary Statements



Certain statements in this Presentation concerning our future growth prospects are forward-looking statements, which involve a number of risks and uncertainties that could cause actual results to differ materially from those in such forward-looking statements. The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding fluctuations in earnings, our ability to manage growth, intense competition in IT services including those factors which may affect our cost advantage, our revenues highly dependent on customers located in the United States, wage increases in India, our ability to attract and retain highly skilled professionals, time and cost overruns on fixed-price, fixed-time frame contracts, client concentration, restrictions on immigration, industry segment concentration, our ability to manage our international operations, reduced demand for technology in our key focus areas, disruptions in telecommunication networks or system failures, our ability to successfully complete and integrate potential acquisitions, liability for damages on our service contracts, concentration of major operations of the Company in one city, withdrawal of governmental fiscal incentives, political instability and regional conflicts, legal restrictions on raising capital or acquiring companies outside India, and unauthorized use of our intellectual property and general economic conditions affecting our industry. The Company may, from time to time, make additional written and oral forward-looking statements, including statements contained in the Company's filings with the Stock Exchanges and our reports to shareholders. The Company does not undertake to update any forward-looking statements that may be made from time to time by or on behalf of the Company.

First time in Mumbai ...



PERSISTENT



TOGETHERNESS

please share your feedback!

Sorry, we missed that today is election results day ...



Persistent at a Glance



Product Development

Enabling those in the **business of software** and those building software driven business

Technologies

AI, Machine Learning & Data
Cloud Services
Identity, Access & Security
Internet of Things



Industries

Banking, Financial Services & Insurance
Healthcare & Life Sciences
Industrial Manufacturing
Software & Technology

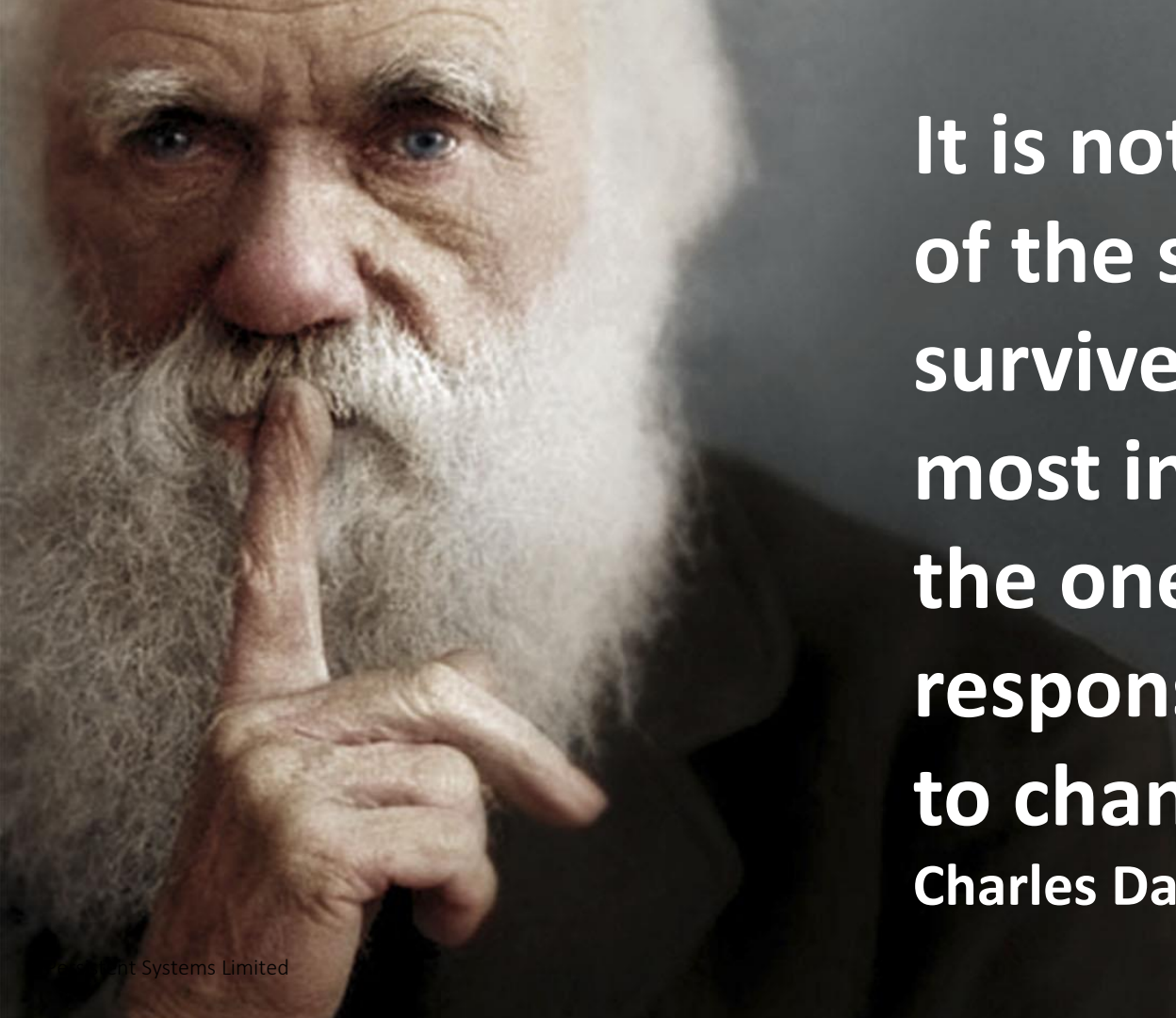
\$470.55M FY'18 revenues

9000+ employees

15+ countries



Software 4.0: Playbook for building Software Driven Products and Businesses



**It is not the strongest
of the species that
survives, nor the
most intelligent, but
the one most
responsive
to change**
Charles Darwin



To compete enterprises must become
Software Driven Businesses



Four Iyes

1. Integration of data and events
2. Incremental and iterative development
3. Insights that are actionable
4. Intelligence embedded in applications

Integration –
APIs are driving
the economy



Incremental
Updates for
Continuous
Improvement

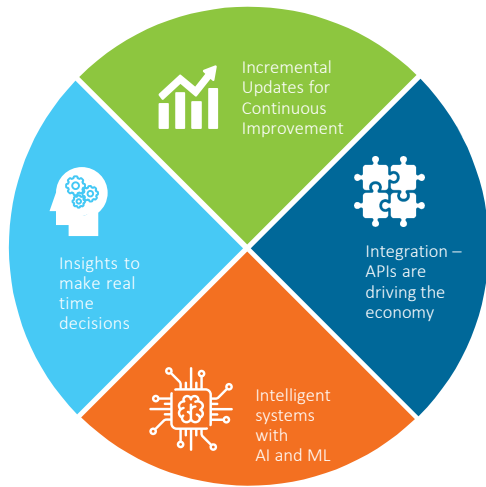


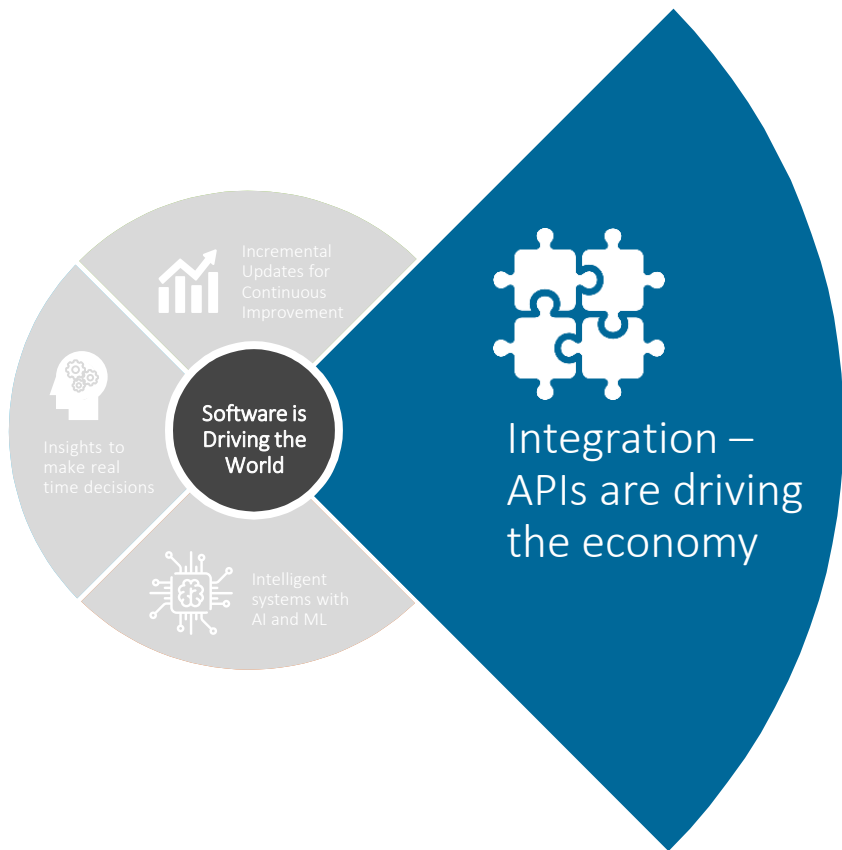
Insights to
make real time
decisions



Intelligent
systems with
AI and ML

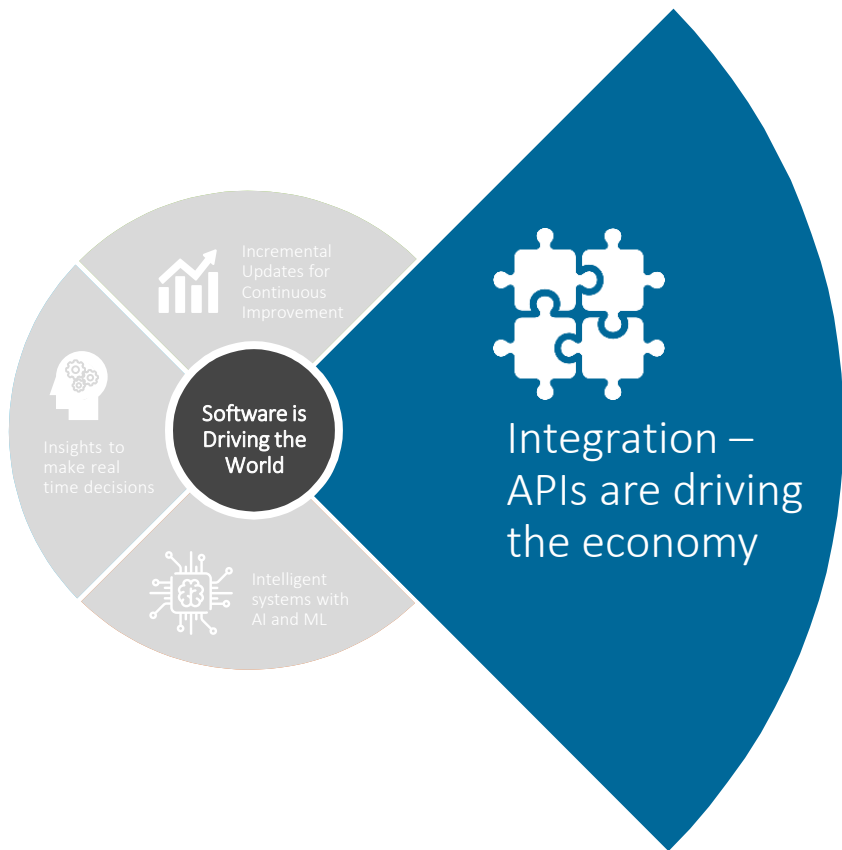






We are moving from the Internet of People to the Internet of Things





Task centric experiences: integrating data and events breaking silos

IFTTT

Create a Recipe

Automatically light the way for the pizza delivery guy

Build a smart home that responds to every cue—from locking your front door to welcoming the delivery guy.

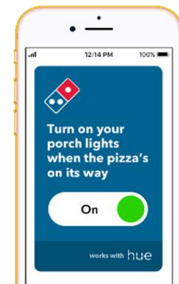
Get started

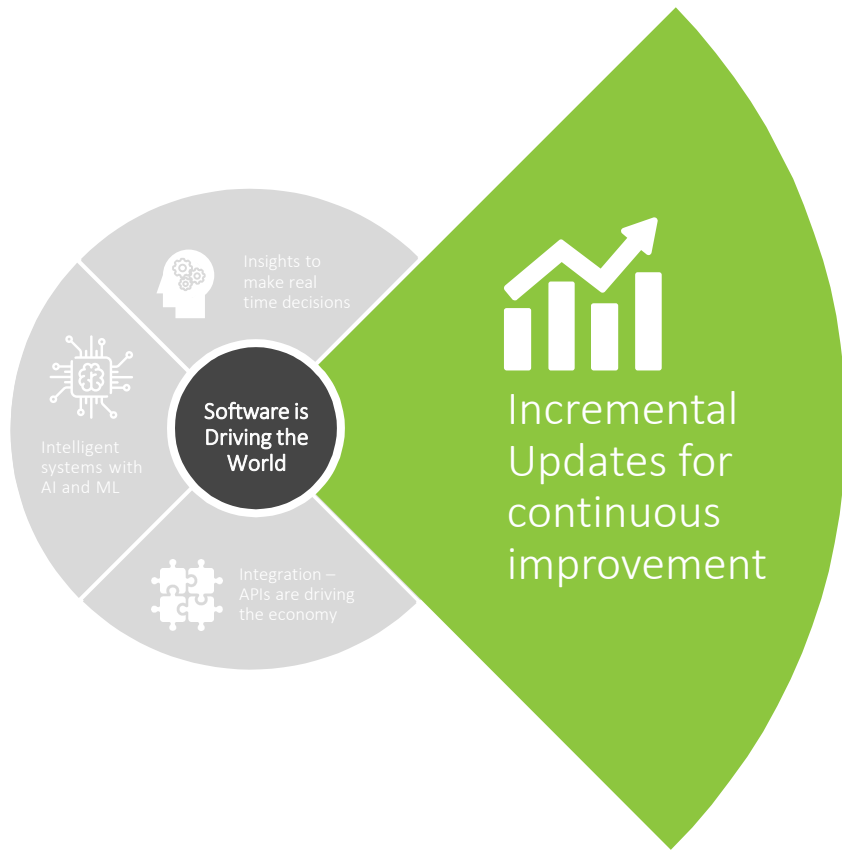
if this then that



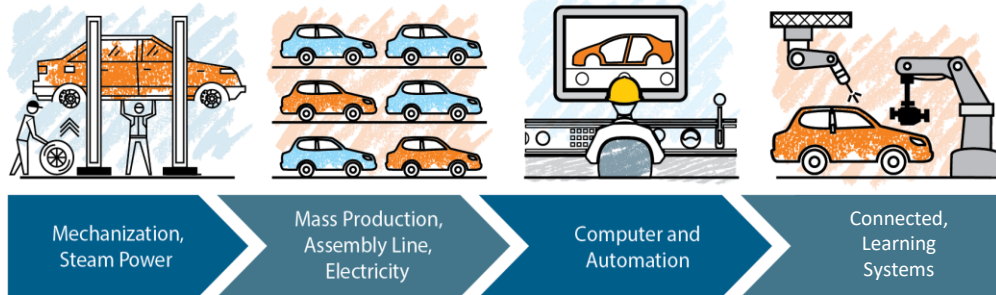
Download Facebook Photos you're tagged in to Dropbox

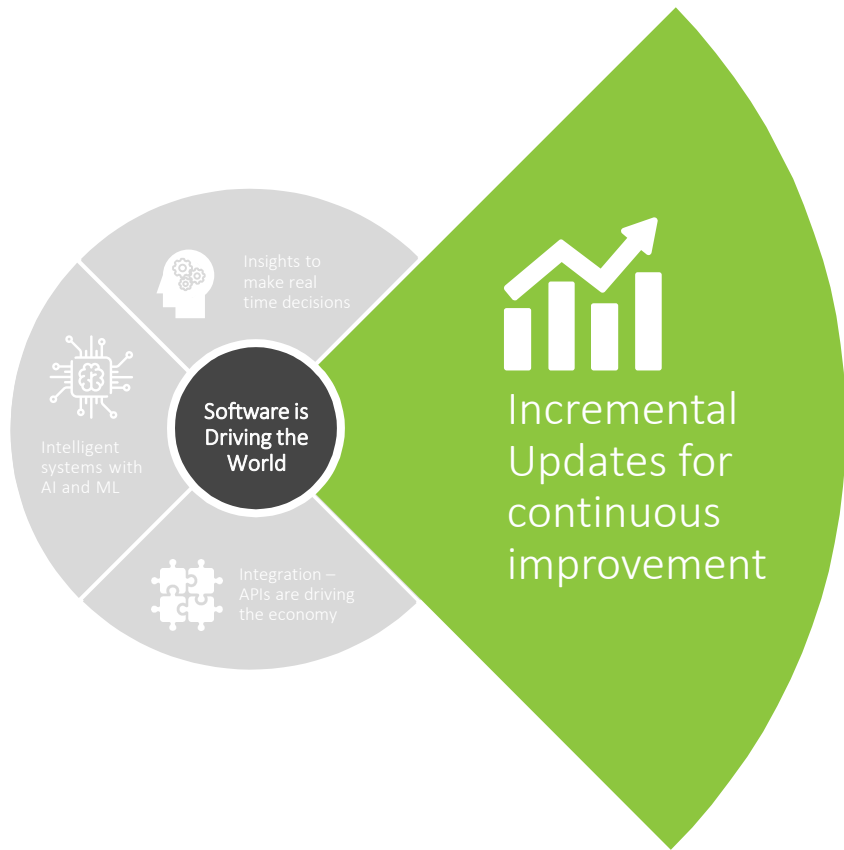
<https://ifttt.com>





Continuous Engineering and Connected Products is driving Industry 4.0





Upgrading the business with a software update

PARTNER CONTENT ALEX BRISBOURNE, KDE

TESLA'S OVER-THE-AIR FIX: BEST EXAMPLE YET OF THE INTERNET OF THINGS?

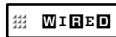


Image: jarvetson/Flickr

<http://bgr.com/2016/01/09/tesla-model-s-software-update-7-1-summon/>



Image Source: Green Car Reports

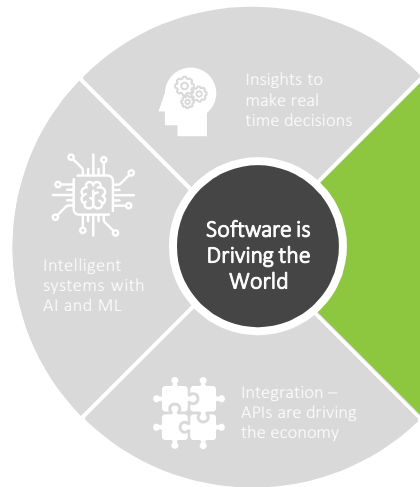
Tesla earlier today began pushing out version 7.1 of its software to Model S and Model X owners and, suffice it to say, it's a doozy of a software update.

While we'll get to the full changelog shortly, we first wanted to highlight a feature called Summon which enables users to park their cars without having to be inside it. Conversely, it also lets Tesla owners summon their cars that already happen to be parked.

Tesla Model S' new 'Summon' feature lets drivers park and retrieve their cars with no one inside

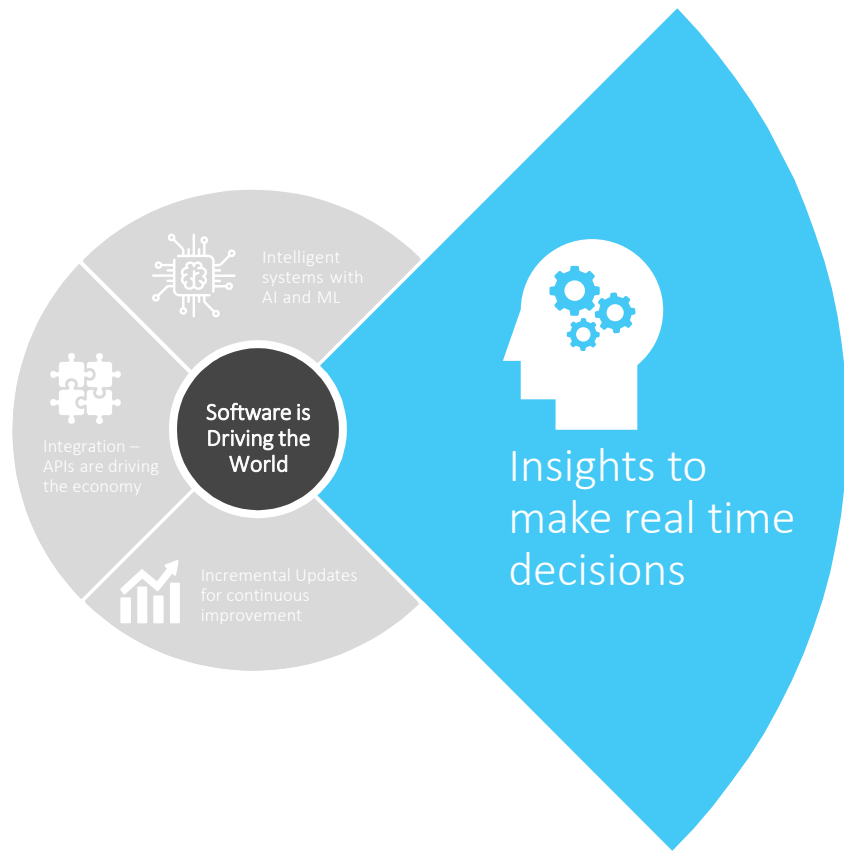
By Yoni Heller on Jan 9, 2016 at 3:00 PM

CARS

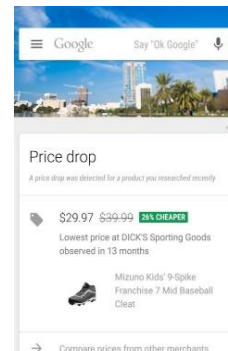
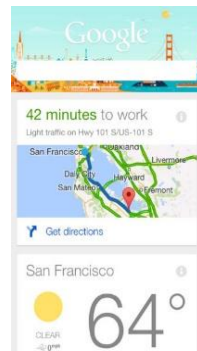


Incremental
Updates for
continuous
improvement

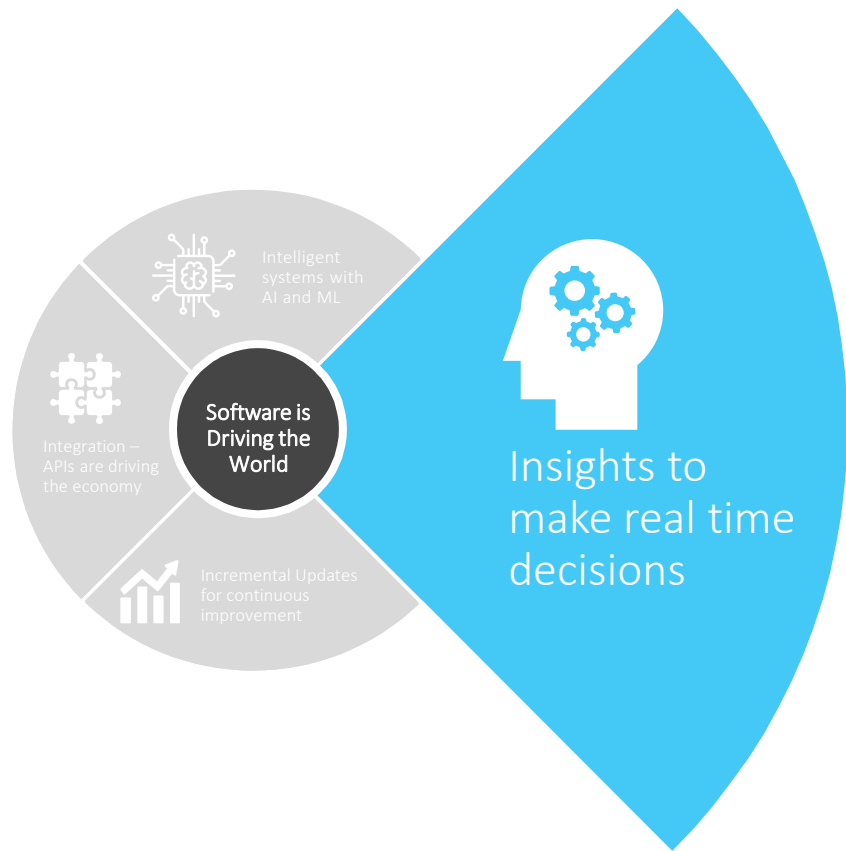




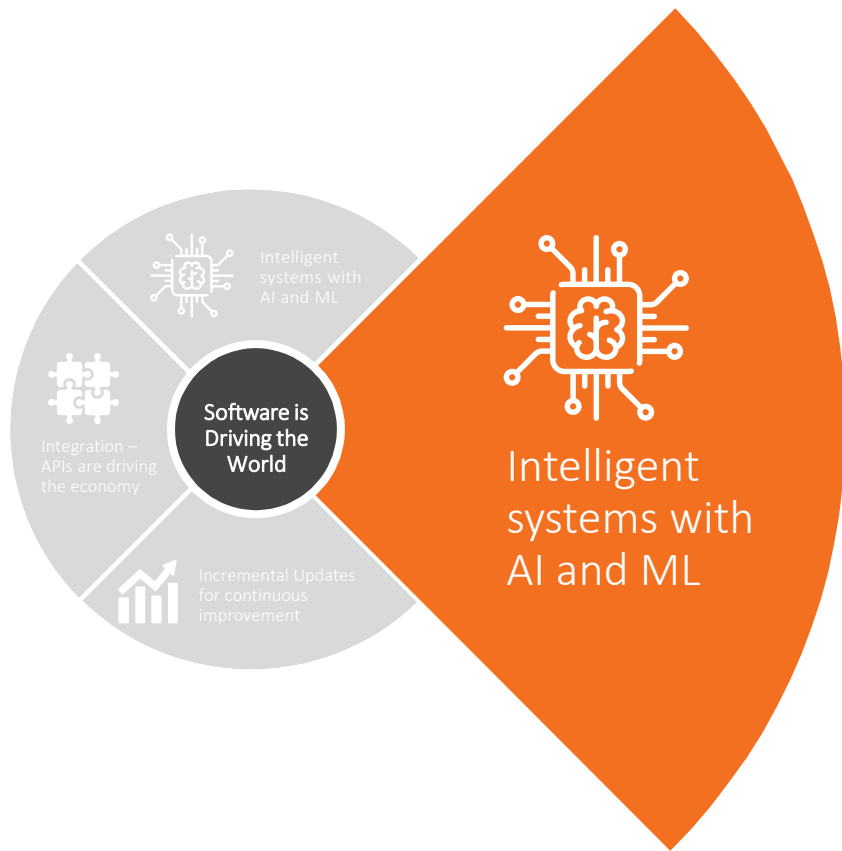
Moving from dashboards to actionable insights



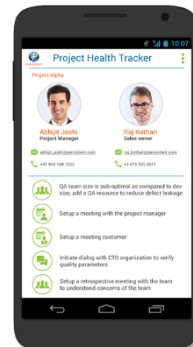
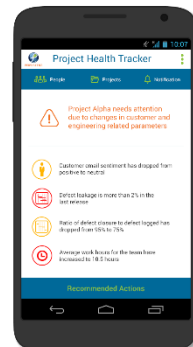
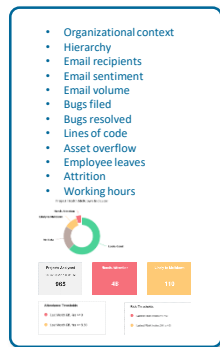
From Pull to Push

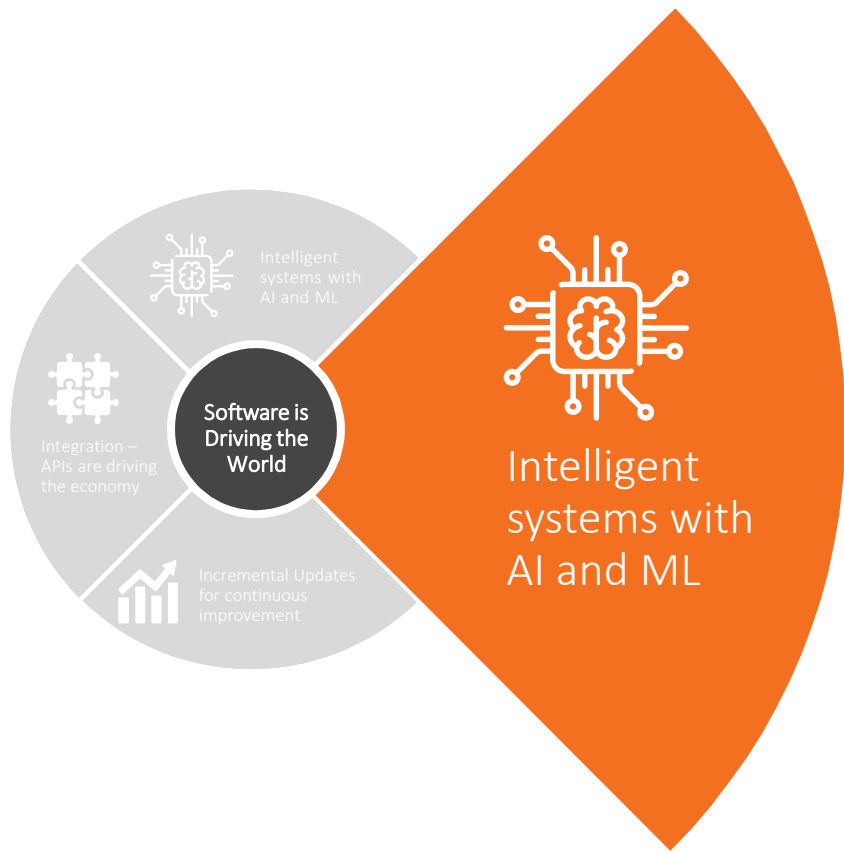


© marketoonist.com



Putting intelligence to work: Which project will need attention next week?





Putting intelligence to work: Which movie you would like to watch next?

Everything is a Recommendation



Over 75% of what people watch comes from our recommendations

Recommendations are driven by Machine Learning

Integration –
APIs are driving
the economy



Incremental
Updates for
Continuous
Improvement



Insights to
make real time
decisions



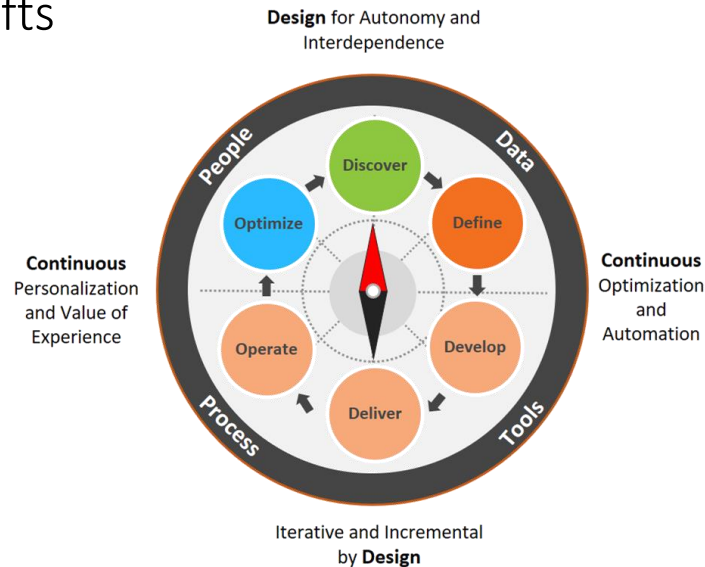
Intelligent
systems with
AI and ML


























Software 4.0






















Our methodology for Navigating
Technology and Business Shifts
























Success stories and thought leadership

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Success stories of building technology products with our customers ...



Mambu – A leading cloud banking engine launching next generation of financial services



REIWA Employs CRM solution used by all stakeholders



Peacock Engineering Transforms Industrial Asset Management with Persistent Systems and IBM



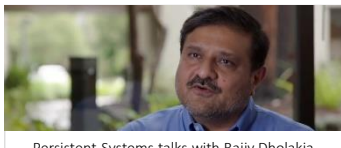
Find out how USAA works with Persistent to bring greater and smarter security to their members



Persistent teams with India's National Center for Radio Astrophysics to develop SKA



How an e-mobility and renewable energy company is using Salesforce and Persistent to get a 360° view of their customers



Persistent Systems talks with Rajiv Dholakia and Ramesh Kesanupalli of Nok Nok Labs on how they are reinventing security for the digital ecosystem



A VC firm leverages the power of Agile and Persistent to turn an idea into a product and bring it to market, fast!



Becoming software driven with low-code! Persistent and OutSystems show how



Acting local, thinking global – How the Internet of Things is transforming our neighborhoods for a better world with Three Phase Electric



Shyam Namashivayam, Head of Intelligent Process Automation at NetApp on the power of Hackathons



Persistent Systems talks with Margaret Coughlin, SVP and CMO at Mount Sinai Health System on how AI is helping Mount Sinai predict the needs of the patient and deliver customized patient experience



Augmenting employee performance with RPA and Machine Learning



Find out how Emerson, a \$22B global manufacturing leader, is using Agile methodology to bring software driven solutions to market



Richard Knaster, Scaled Agile discusses what's needed to become a truly Agile organization

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REWA Employs CRM solution used by all stakeholders



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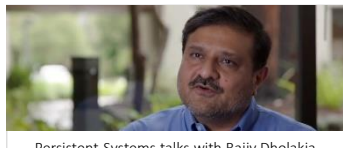
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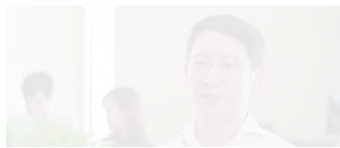
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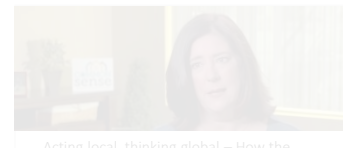
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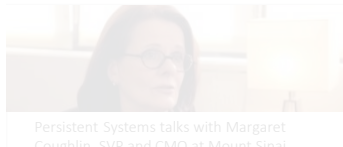
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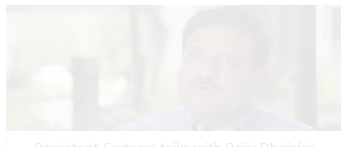
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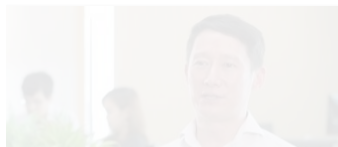
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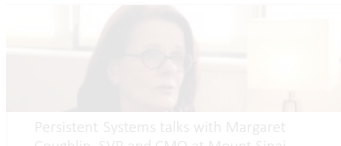
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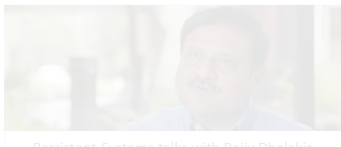
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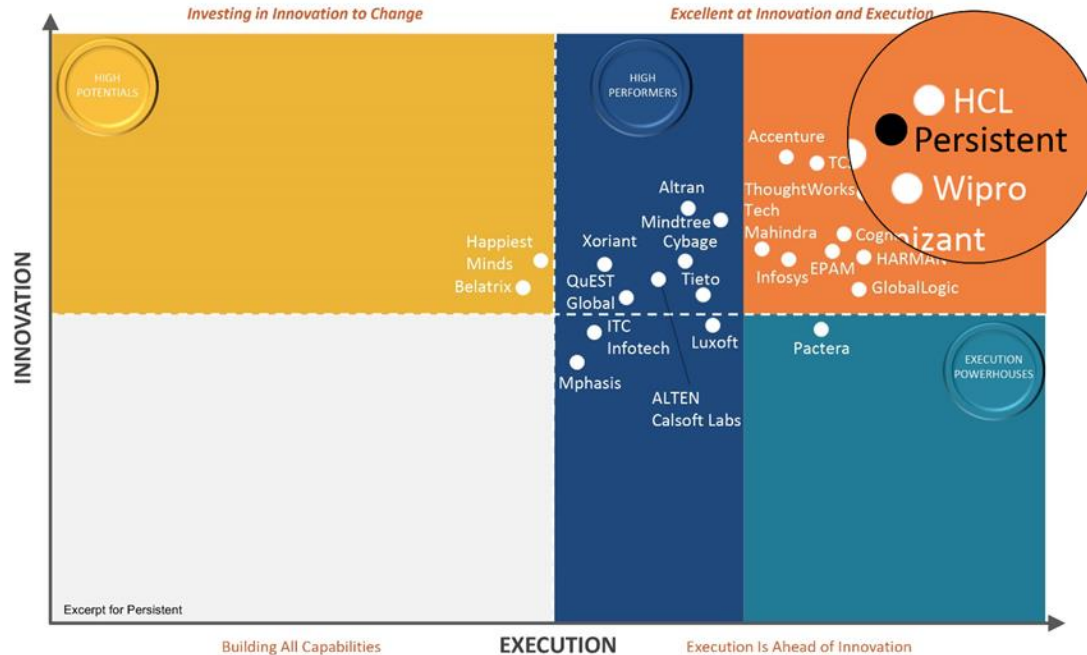


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Recognized as a Leader by Analyst Firms



HFS Blueprint Grid: Software Product Engineering Services 2018

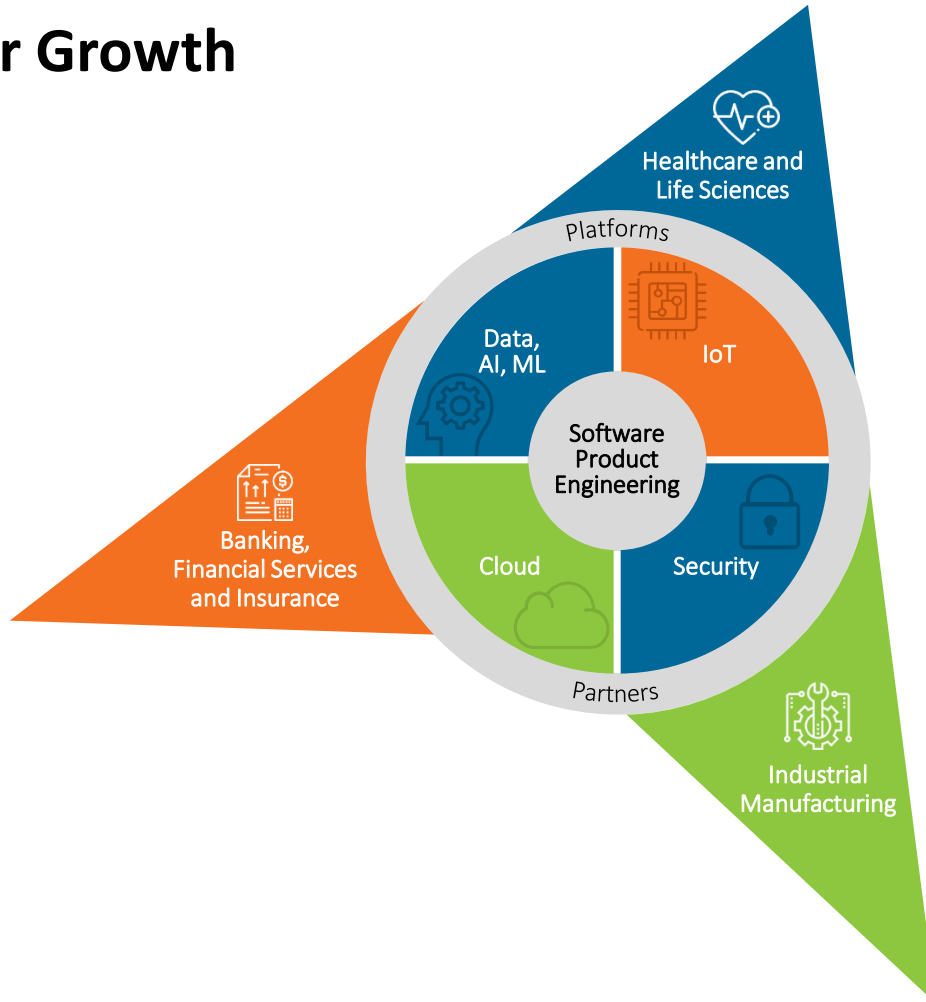


Winner's Circle of the HFS
Blueprint Report for Software
Product Engineering Services



Digital
Product Engineering
Internet of Things

Our drivers for Growth





Agenda for today

Agenda for the day

1

Digital & AI fueling transformation across bench to bedside

9:50 AM – 10:30 AM

Moderator

Rahul Patel

Panellists

Bradford Diephuis

Shreekanth Joshi

Nilesh Shringarpure

Partner Speak

Dr. Howard Federoff
Ex-Vice Chancellor for Health Affairs
CEO, UC Irvine Health System

Dr. Calum MacRae
Vice Chair for Scientific Innovation,
Department of Medicine at Brigham and
Women's Hospital and Harvard Medical School

2

Is ML ready for prime time?

10:45 AM – 11:25 AM

Moderator

Rakesh Rathod

Panellists

Pari Natarajan
CEO at Zinnov LLC

Mukund Deshpande

Rashmi Tambe

Customer Speak

Milind Bhandarkar
Founder, CTO, Ampool, Inc.

3

Software Driven Responsiveness for Banking and Financial Services

11:30 AM – 12:10 PM

Moderator

Jaideep Dhok

Panellists

Venkataraman S V
Managing Director at ANZ

Padma Shri Prof D B Phatak

Ray Bharadwaj

Partner Speak

Myles Bertrand
Managing Director APAC, Mambu

4

Questions and Answers

12:15 PM – 1:00 PM

Panellists

Anand Deshpande

Sunil Sapre

Rahul Patel

Jaideep Dhok

Mukund Deshpande



Healthcare and Life Sciences

Personalized. Precise. Connected.

Focused on digital healthcare

Precision Clinical Systems

- Algorithm driven clinical pathways
- Precise patient stratification
- Data return cycle to create learning health system



Translational Research Acceleration

- Integrated analytics across multi-omics & clinical patient data
- AI driven insights and ML-model generation



Patient Engagement

- Patient Access Services
- Patient Experience Mgmt.
- Provider Referral Management
- Care Coordination
- Digital Marketing



Hospital Operations Optimization

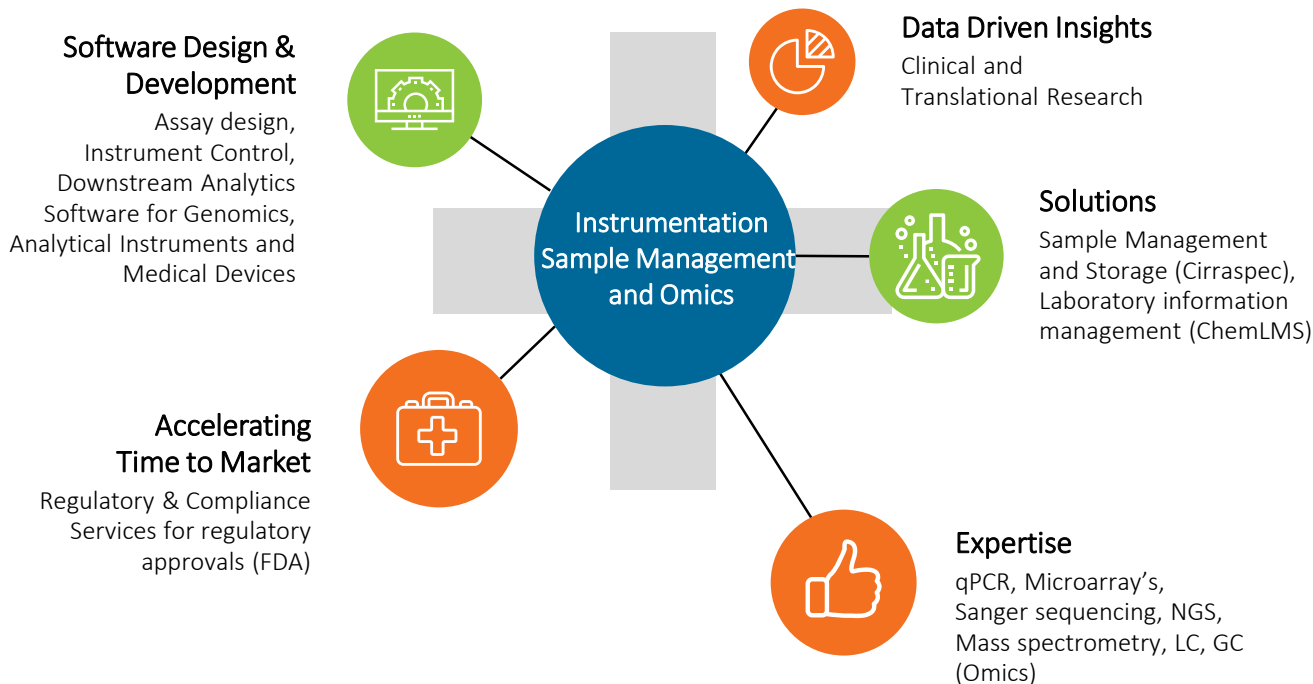
- Personalized, real-time notifications for resource optimization
- Improved coordination and collaboration across the health system



Patient Data Access and Integration

- Data Lake & Warehouses
- Standards-based API
- Ontologies
- AI & Machine Learning
- Patient Data Model
- Security

Offering Across the Spectrum for Life Sciences Companies



1 Digital & AI fueling transformation across bench to bedside

Moderator



Rahul
Patel

Panellists



Bradford
Diephuis



Shreekanth
Joshi



Nilesh
Shringarpure

Partner Speak



Dr. Howard Federoff
Ex-Vice Chancellor for Health Affairs
CEO, UC Irvine Health System



Dr. Calum MacRae
Vice Chair for Scientific Innovation,
Department of Medicine at Brigham
and Women's Hospital and Harvard
Medical School



PERSISTENT

AI, ML, and Data

The Engine and Fuel of a
Software Driven Business

Offerings – AI, Machine Learning, and Data

Influence Areas

- Data Strategy
- Data Lake
- Data Monetization
- Machine Learning
- Cloud Analytics



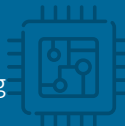
Product Engineering

- Data Integration
- Database Development
- Refactoring and Redesigning
- Certification Labs
- Owned IP
- Open Source Contributions



IP and Accelerators

- ShareInsights
- Connector Factory
- Hadoop and Spark Deployment
- Marketing Automation
- AWS ML Marketplace Models
- Intelligent Document Processing



Service Areas

- Big Data Development and DevOps
- Analytics and BI
- ML Workshops
- Custom Solutions



Domains

- Banking, Financial Services, and Insurance
- Life Sciences
- Healthcare
- Telecom
- Hitech
- Technology
- Media
- Retail



Solutions – AI, Machine Learning, and Data

accelerite

SHAREINSIGHTS

Powerful
self-service
analytics platform
for faster time
to insights



Self-service interface that goes across the analytics spectrum to include data discovery, data pipeline, data preparation, and machine learning.



Interactive, metadata-based designer with a drag-and-drop interface to create data pipelines. Use programming or SQL only if you need to.



Self-service analytics tool that helps you break the shackles and independently reshape data, run hypotheses, drill down, and find patterns through built-in connectors.



Highly intuitive interface to move seamlessly between data and visualization.

2 Is ML ready for prime time?

Moderator



Rakesh
Rathod

Panellists



Pari Natarajan
CEO at Zinnov LLC



Mukund
Deshpande



Rashmi
Tambe

Customer Speak



Milind Bhandarkar
Founder, CTO, Ampool, Inc.



Banking, Financial Services, and Insurance

Software Driven Responsiveness

Software Driven Responsiveness for Banks

Traditional Responsiveness

- Product-centric approach
- Indifferent customer experience
- Branch-based banking
- Reactive risk response model; confined within regulatory framework
- Labor intensive operations and scalability
- Partner ecosystems

Software Driven Continuous Transformation



FinTech Disruptions



Enhanced Regulations



New Age Customer Needs

Software Driven Responsiveness

- Client-centric approach
- Extreme personalization
- Digital-first, digital-only experience
- Imperceptible, context-driven regulatory compliance
- Automated and effective ops for staff responsiveness
- Marketplace ecosystem

Enabling new age digital banks and bringing technology led efficiency

Digital Banking Enablement

- Digital customer acquisition and retention
- Digital, digital-first, and digital-only customer experience journeys
- Customer centric product launches
- Digital lending and loan lifecycle management
- Banking as a Service enablement



Banking Operations Automation

- Digital customer onboarding
- Digital products configuration and management
- Cognitive back office operations automation
- Context driven risks and fraud management
- Digital contact center solutions
- Inter-bank connectivity for financial data sharing



3 Software Driven Responsiveness for Banking and Financial Services

Moderator



Jaideep
Dhok

Panellists



Venkataraman S V
Managing Director at ANZ



Padma Shri
Prof D B Phatak
Independent Director
Persistent Systems



Ray
Bharadwaj

Partner Speak



Myles Bertrand
Managing Director APAC , Mambu



Thank you

Panellists



Anand
Deshpande



Rahul
Patel



Mukund
Deshpande



Sunil
Sapre



Jaideep
Dhok