INVESTOR PRESENTATION
DISCLAIMER

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The information contained herein has been prepared to assist prospective investors in making their own evaluation of the Company and does not purport to be all-inclusive or to contain all of the information a prospective or existing investor may desire. In all cases, interested parties should conduct their own investigation and analysis of the Company and the data set forth in this information. Ebix makes no representation or warranty as to the accuracy or completeness of this information and shall not have any liability for any representations (expressed or implied) regarding information contained in, or for any omissions from, this information or any other written or oral communications transmitted to the recipient in the course of its evaluation of the Company.

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This presentation may contain statements that are not historical facts, referred to as “forward looking statements.” The corporation’s actual future results may differ materially from those suggested by such statements, depending on various factors including those described in filings made with the SEC.
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EBIX MISSION

EBIX GOAL IS TO BE THE LARGEST FINTECH COMPANY IN THE WORLD THAT CAN CONVERGE ALL INSURANCE AND FINANCE SERVICES

CONVERGENCE

Ebix's goal is to be the leading powerhouse of insurance and financial transactions in the world. The Company’s technology vision is to focus on the convergence of all channels, processes and entities in a manner such that data seamlessly flows once a data entry has initially been made. Ebix strives to work collaboratively with clients to develop innovative technology strategies and solutions that address specific business challenges and requirements. Ebix combines the newest technologies with its capabilities in consulting, systems design and integration, IT and business process outsourcing, applications software, and web and application hosting to meet the individual needs of organizations.

The company’s technology vision is to focus on convergence of all insurance and financial exchange channels, processes and entities for seamless data flow. The company intends to do that by designing products and services that are pioneering in its field. The company believes that profitability and revenue growth must go hand in hand.

With no competitors who can match the completeness of its vision or its distinct advantages, Ebix is ideally positioned to seize an enormous market opportunity. Cited by numerous third parties for the high quality of its offerings, Ebix has built an outstanding reputation amongst a large, impressive customer base. With a strong recurring Software as a Service (SaaS) model, Ebix is positioned to be a leading global FinTech player.

The company has been featured on Fortune Magazine’s 100 Fastest Growing Company List 5 times in the last decade. Ebix also has history of producing 19 years of both top line and bottom line sequential growth. Under the present management, Ebix stock has shown shareholder return of more than 16,000% growth in terms of stock value.
EXECUTIVE SUMMARY
ABOUT EBIX

Founded in 1976, Ebix, Inc. is listed on the NASDAQ Global Market and is a part of the Russell 2000 Index and Standard & Poor’s Smallcap 600 Index. Headquartered in Johns Creek, Georgia, Ebix has 50+ offices across the world in countries like Australia, Brazil, New Zealand, Singapore, Canada, U.K. and India. Through its various SaaS based software platforms, Ebix employs 7,800+ professionals providing products, support and consultancy to thousands of customers on six continents across 69+ countries.

<table>
<thead>
<tr>
<th>Ebix Summary</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Market capitalization of approximately $850 Million and 7,800+ employees globally, working across 50+ offices</td>
</tr>
<tr>
<td>• Ebix has a strong clientele of millions of users globally across financial institutions, public institutions, banks, insurance companies, insurance brokers and healthcare professionals</td>
</tr>
<tr>
<td>• The Company has a proven high Growth and Profitable Recurring Revenue Model with 88% recurring revenues</td>
</tr>
<tr>
<td>• Strong Balance sheet and 20 years of sequential top line and bottom line growth</td>
</tr>
<tr>
<td>• A client base spread across 69+ countries with hundreds of thousands of users using its platforms and exchanges</td>
</tr>
<tr>
<td>• Ebix Exchange in Australia powers a majority of the electronic property &amp; casualty insurance transactions</td>
</tr>
<tr>
<td>• All worldwide intellectual property and development is led by its India staff</td>
</tr>
<tr>
<td>• Ebix’s goal is to converge B2C &amp; B2B processes, front-end &amp; back-end processes, while creating distribution markets on one hand and enabling on-demand technology solutions on the other hand</td>
</tr>
<tr>
<td>• Ebix’s Forex operations have emerged as a leader in India’s airport Foreign Exchange business with operations in 32 international airports, including Delhi, Mumbai, Bangalore, Hyderabad, Chennai and Kolkata, conducting over $4.8 billion in gross transaction value per year</td>
</tr>
<tr>
<td>• One of the largest insurance and financial exchanges in the world</td>
</tr>
<tr>
<td>• Ebix’s centers in India have Carnegie Mellon’s highest CMMI Level 5 rating and provide quality operations to its customers</td>
</tr>
<tr>
<td>• Ebix’s insurance exchanges power transactions between hundreds of thousands of brokers and insurance companies</td>
</tr>
<tr>
<td>• Ebix powers leading insurance and reinsurance exchanges in countries like the US, Australia, UK, and NZ</td>
</tr>
<tr>
<td>• Ebix’s Annuity Exchange powers more than $60 billion in Annuity premiums annually in the United States</td>
</tr>
<tr>
<td>• Ebix systems tend to be multi-lingual and multi-currency (French, Portuguese, Spanish, Japanese, Chinese, Hindi and English)</td>
</tr>
<tr>
<td>• Ebix’s On-Demand CRM solution is used by 125,000 plus users in the United States alone</td>
</tr>
<tr>
<td>• EbixCash, through its travel portfolio of Via and Mercury is also one of Southeast Asia’s leading travel exchanges with over 2,200+ employees, 212,450+ agent network, 25 branches and over 9,800 corporate clients; processing an estimated $2.5 billion in gross merchandise value per year</td>
</tr>
<tr>
<td>• EbixCash is the only Financial Exchange in the Indian subcontinent with consistent strong operating margins, along with unparalleled organic and inorganic growth rate. EbixCash handles Gross Merchandise Value (GMV) of $18 billion(pre-Covid)</td>
</tr>
</tbody>
</table>
SUMMARY HIGHLIGHTS

1 Industry Leadership Opportunity by Leveraging Ebix’s Strong Market Presence.

The insurance and finance IT market is a highly fragmented multi-billion dollar industry. Ebix’s innovative exchange strategy and its global reach positions it as a possible leader in the worldwide insurance and financial exchange markets.

Consistency of Performance.

<table>
<thead>
<tr>
<th></th>
<th>Q1 2021* Annualized Non GAAP</th>
<th>2020 Non GAAP</th>
<th>2019 Non GAAP</th>
<th>2018 GAAP</th>
<th>2017 GAAP</th>
<th>2016 GAAP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenues in million $</td>
<td>1,160.2</td>
<td>625.6</td>
<td>580.6</td>
<td>497.8</td>
<td>364.0</td>
<td>298.3</td>
</tr>
<tr>
<td>Growth of Q1 2021 over other years</td>
<td>85%</td>
<td>100%</td>
<td>133%</td>
<td>219%</td>
<td>289%</td>
<td></td>
</tr>
<tr>
<td>Net Income in million $</td>
<td>102.9</td>
<td>113.1</td>
<td>96.7</td>
<td>117.7</td>
<td>100.6</td>
<td>93.8</td>
</tr>
<tr>
<td>Growth of Q1 2021 (Non GAAP) over other years</td>
<td>-9%</td>
<td>6%</td>
<td>-12%</td>
<td>2%</td>
<td>10%</td>
<td></td>
</tr>
<tr>
<td>Diluted EPS in $</td>
<td>3.36</td>
<td>3.70</td>
<td>3.16</td>
<td>3.73</td>
<td>3.17</td>
<td>2.86</td>
</tr>
<tr>
<td>Growth of Q1 2021 (Non GAAP) over other years</td>
<td>-9%</td>
<td>6%</td>
<td>-10%</td>
<td>6%</td>
<td>17%</td>
<td></td>
</tr>
</tbody>
</table>

*In Q1 2021, Ebix recorded Non GAAP adjustments totaling $9.18M.

2 Large, Impressive Client Base for Expansion and Cross-selling.

Ebix’s outstanding reputation with a large customer base and community of insurance and finance professionals offers tremendous expansion and cross-selling opportunities to accelerate an already very strong market position.

3 High Growth and Profitable Recurring Revenue Model.

With approximately 88% of its revenue generated from recurring sources, Ebix has a high degree of visibility into its growth trajectory.

Operating Margins

- Launch of EbixCash
- New Growth Initiatives Launched

- 24% 27% 31% 31% 34%

Growth of Q1 2021 over other years

- Revenues
- Net Income
- Diluted EPS

Growth of Q1 2021 (Non GAAP) over other years

- Revenues
- Net Income
- Diluted EPS
SUMMARY HIGHLIGHTS

UNIQUE DIFFERENTIATION ENHANCES EBIX’S LEADERSHIP OPPORTUNITY

Ebix’s exchanges power transactions between hundreds of thousands of brokers and insurance companies.

Ebix runs over 22 million compliant life policy illustrations and over 40 million life insurance quotes annually. Ebix’s annuity exchange powers in excess of $60 billion in premiums annually in the United States. Ebix Exchange in Australia powers the majority of the electronic property & casualty insurance transactions. Ebix’s On-Demand CRM solution is used by 125,000 plus users in the United States alone. With the aggregation of a large community of insurance companies and brokers on its exchanges, Ebix is seen as a vehicle to insurance markets by these entities. Companies not using Ebix exchanges risk losing access to the aggregated markets that Ebix could offer them access to.

EbixCash is the new ‘Financial Services’ arm of Ebix that originated in India

EbixCash’s goal is to converge B2C & B2B processes, front-end & back-end processes, while creating distribution markets on one hand and enabling on-demand technology solutions on the other hand. EbixCash is the only Financial Exchange in the Indian subcontinent with consistent strong operating margins, along with unparalleled organic and inorganic growth rate. EbixCash handles Gross Merchandise Value (GMV) of $18 billion (pre-Covid).

Experienced Executive Management Team with Domain Expertise and Industry Recognition.

Ebix’s team includes subject matter and domain experts with a deep understanding of the insurance and finance industries, spanning hundreds of years of collective experience. Its infrastructure and experienced executive management team is highly capable of sustaining its leadership and growing Ebix into the future.

Ebix provides a multi-national broker or carrier a common code base world-wide, unlike any other software player in the insurance industry that addresses these markets.

Ebix systems are multi-lingual and multi-currency (French, Portuguese, Spanish, Japanese, Chinese and English).

With fully owned offshore facilities in India, Ebix has the ability to reduce the cost structure of acquired companies and increase their efficiency.

Ebix’s centers in India have Carnegie Mellon’s highest CMMI Level 5 rating, and provide quality operations to its customers.
AIRPORT FOR INSURANCE AND FINANCE

EBIX VISION – TO BECOME AN AIRPORT FOR INSURANCE, HEALTHCARE AND FINANCE CONVERGED TOGETHER
GLOBAL FOOTPRINT

Our markets and our clients cross geographic boundaries. With customers on six continents across 69+ countries, Ebix has a unique footprint in the insurance, healthcare and financial industries.
THE JOURNEY TILL NOW

• In 1999 Ebix had $19.0 million in Net Losses.
• In Q1’2021 Ebix had $102.9 million of Annualized Net Income.
**CONSISTENT GROWTH AND PROFITABILITY**

**COMBINED OPERATING INCOME BETWEEN 2012 AND 2020 = $1.01 BILLION**

**Revenue CAGR** – 22 %  
**Operating Income CAGR** – 7 %  
**EPS CAGR** – 7 %

For more details on Q1 2021* Non GAAP numbers, please refer to Slide No. 7.

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<table>
<thead>
<tr>
<th>Year</th>
<th>Revenue (in millions)</th>
<th>Operating Income (in millions)</th>
<th>Diluted EPS</th>
<th>Operating Margins</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>$199.37</td>
<td>$77.01</td>
<td>$7.70</td>
<td>39%</td>
</tr>
<tr>
<td>2013</td>
<td>$204.71</td>
<td>$75.01</td>
<td>$7.50</td>
<td>37%</td>
</tr>
<tr>
<td>2014</td>
<td>$214.32</td>
<td>$79.67</td>
<td>$7.97</td>
<td>37%</td>
</tr>
<tr>
<td>2015</td>
<td>$266.48</td>
<td>$88.71</td>
<td>$8.87</td>
<td>35%</td>
</tr>
<tr>
<td>2016</td>
<td>$298.29</td>
<td>$100.31</td>
<td>$10.03</td>
<td>35%</td>
</tr>
<tr>
<td>2017</td>
<td>$363.97</td>
<td>$113.22</td>
<td>$11.32</td>
<td>31%</td>
</tr>
<tr>
<td>2018 Non GAAP</td>
<td>$497.83</td>
<td>$152.98</td>
<td>$15.30</td>
<td>32%</td>
</tr>
<tr>
<td>2019 Non GAAP</td>
<td>$580.60</td>
<td>$163.88</td>
<td>$16.39</td>
<td>32%</td>
</tr>
<tr>
<td>2020 Non GAAP</td>
<td>$625.60</td>
<td>$147.74</td>
<td>$14.78</td>
<td>27%</td>
</tr>
<tr>
<td>2021* Q1 Annualized Non GAAP</td>
<td>$1,160.21</td>
<td></td>
<td></td>
<td>32%</td>
</tr>
<tr>
<td>$199.37</td>
<td>$77.01</td>
<td>$7.70</td>
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<td>32%</td>
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<tr>
<td>$625.60</td>
<td>$147.74</td>
<td>$14.78</td>
<td>27%</td>
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<tr>
<td>$1,160.21</td>
<td></td>
<td></td>
<td>32%</td>
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</tbody>
</table>
EBITDA

COMBINED EBITDA BETWEEN 2012 AND 2020 = $1.26 BILLION

EBITDA (in millions)

<table>
<thead>
<tr>
<th>Year</th>
<th>EBITDA (in millions)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>$88.3</td>
</tr>
<tr>
<td>2013</td>
<td>$81.0</td>
</tr>
<tr>
<td>2014</td>
<td>$89.8</td>
</tr>
<tr>
<td>2015</td>
<td>$101.4</td>
</tr>
<tr>
<td>2016</td>
<td>$111.8</td>
</tr>
<tr>
<td>2017</td>
<td>$124.2</td>
</tr>
<tr>
<td>2018</td>
<td>$163.6</td>
</tr>
<tr>
<td>2019</td>
<td>$153.1</td>
</tr>
<tr>
<td>2020</td>
<td>$142.9</td>
</tr>
<tr>
<td>Q1 2021</td>
<td>$208.8</td>
</tr>
</tbody>
</table>

**CAGR** calculated using 2012 as the base period through Q1 2021

EBITDA CAGR** – 10 %
## BALANCE SHEET METRICS

### HEALTHY BALANCE SHEET

<table>
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<tr>
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<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Net Debt (millions)</strong></td>
<td>$569.9</td>
<td>$668.6</td>
<td>$551.2</td>
<td>$310.8</td>
<td>$155.6</td>
<td>$148.4</td>
<td>$69.4</td>
</tr>
<tr>
<td>(Debt less cash, cash</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>equivalents &amp; short</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>term investments)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Current Ratio</strong></td>
<td>1.89</td>
<td>1.55</td>
<td>1.35</td>
<td>1.72</td>
<td>2.31</td>
<td>2.28</td>
<td>1.49</td>
</tr>
<tr>
<td>**Cash Balance +Short-</td>
<td>130.1</td>
<td>77.7</td>
<td>$169.1</td>
<td>$89.5</td>
<td>$117.2</td>
<td>$58.7</td>
<td>$52.6</td>
</tr>
<tr>
<td>term investments</td>
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<tr>
<td>(millions)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Working Capital</strong></td>
<td>$170.5</td>
<td>$129.0</td>
<td>$110.0</td>
<td>$106.0</td>
<td>$117.3</td>
<td>$65.6</td>
<td>$34.1</td>
</tr>
<tr>
<td>(millions)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Debt to Market Cap</strong></td>
<td>0.69</td>
<td>1.36</td>
<td>1.51</td>
<td>0.81</td>
<td>0.64</td>
<td>0.51</td>
<td>0.28</td>
</tr>
<tr>
<td>ratio</td>
<td></td>
<td></td>
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</tbody>
</table>
INDUSTRY & MARKET OVERVIEW
EBIX’S INSURANCE EXCHANGE VISION

THE INSURANCE & HEALTHCARE EXCHANGE CHANNEL

CONVERGENCE IS KEY
EBIX’S INSURANCE EXCHANGE VISION
THE INSURANCE & HEALTHCARE EXCHANGE CHANNEL

Multiple exchanges across the world in the fields of life, annuity, health, property & casualty insurance conducting in excess of $100 billion in insurance premiums.

- Risk Mgmt. & Workers Compensation
- Life Insurance
- Customer Relationship Management
- Annuities
- Health Benefits
- Property & Casualty
- Financial

Ebix Vertical Exchange Channel Revenue Split in Q1 2021
THE INSURANCE EXCHANGE CHANNEL

LIFE EXCHANGE

LIFESPEED WINFLEX WEB

Pending Cases Status
Paramed Exam Order
eApp Submission
Sales Illustration
(Multiple Carriers)

Client & Agent

SMARTOFFICE WINFLEX WEB

Pending Cases Status
eApp Review & Approve
Sales Illustration
(Multiple Carriers)

General Agent

PARAMED EXAM ORDER

Pending Cases Status
eApp (Data & Forms)

Life Carrier 1

Pending Cases Status
eApp (Data & Forms)

Life Carrier 2

Pending Cases Status
eApp (Data & Forms)

Life Carrier 3

Service Provider
THE INSURANCE EXCHANGE CHANNEL

ANNUITY EXCHANGE

- Depository Trust & Clearing Corp
  - Multi-carrier Product Selection
  - Brokerage Account Prefill
  - eApp Submission
  - Funds Check
  - Compliance Review

- eApp Transmission Money Settlement To Carriers

- eApp Transmission

- Product Data & Forms
  - Policy Values

- ANNUITYNET

- Client & Financial Advisor

- Carrier 1
  - Product Data & Forms
  - Policy Values

- Carrier 2
  - Product Data & Forms
  - Policy Values

- Carrier 3
  - Product Data & Forms
  - Policy Values
THE EBIXHEALTH EXCHANGE

HEALTH EXCHANGE - THE ONLY END-TO-END COMPREHENSIVE EXCHANGE TRUSTED BY THOUSANDS OF CARRIERS, THIRD PARTY ADMINISTRATORS, BROKERS, EMPLOYERS & CONSUMERS, DESIGNED TO ADDRESS THE SPECIFIC NEEDS ACROSS THE HEALTHCARE SERVICE VALUE CHAIN

CONVERGENCE IS KEY

SaaS based Healthcare Benefits and Claims Management
Multiple Benefit Lines:
Medical, Dental, Vision, Specialty, FSA, HRA, HSA
STD, LTD, Group Life / AD&D, COBRA
Full Accounting and Premium Billing
Electronic imaging/workflow
Reinsurance

Claims & Encounter Processing
Policy/Benefits Administration
Workers Compensation Administration
Employee Benefits & Risk Management
Integrated Flexible Benefits Administration
Integrated 'Web' & 'Voice-enabled' Benefits Communication
Electronic Data Interchange (EDI)
Optical Imaging/IOCR
HIPAA Compliant Solutions
COBRA Administration System
Case Management System
Analysis & Reporting

9 Million Insured Lives, used by Top carriers & 3 of the Top 10 TPAs in the US

Financial Services
Cost & Care Guide
Real Value Statement
Dependent Audits
NurseLine
Employee Assistance Program (EAP)

Multimedia Encyclopaedia
Interactive Decision Tools
Health Risk Assessments
Wellness Calculators
Drug Tools
Exam Scheduling
Recommendation Tools

Care Guides
Health News
Mobile Technologies
Marketing Technologies
E-Learning, M-Learning
RISK COMPLIANCE SOLUTIONS

Full service, outsourced solution for issuing, tracking and managing Certificates of Insurance

Management services to help reduce uninsured exposure and improve corporate control

Single largest provider of this service in the world

End-to-end services for issuing, soliciting, validating and electronic storage of the certificates

Services offered to more than 1,000 organizations across 26 different industries

CONVERGENCE IS KEY
Many of the world's top brokers use Ebix's policy admin broker systems.

1. **eGlobal**
   - Fully integrated modules that support all phases of the business process, including Quotations, Policies, Placing, Invoicing, Accounting, Claims & Analytics
   - Multi-country, multi-currency and multi-lingual

2. **EbixASP**
   - E-commerce-based, end-to-end, backend system to automate a broker’s entire business
   - Policy processing/Claims administration/Sales Management/Underwriting/Rating etc.
   - Built in-house, deployed across United States

3. **WinBeat4**
   - Comprehensive e-commerce enabled business system designed for General Insurance Intermediaries Insurance Intermediaries
   - Used by over 5,000 users across 600 businesses in Australia
   - Interfaces with Ebix Exchange, On-line quoting and all of the major premium funding applications
   - Seamless integration to electronic trading platforms, Premium Funding systems, Banks, Payment Gateways and Document Management Systems
INSURANCE EXCHANGES CONTINUE TO GROW WITH RECURRING REVENUE STREAMS

**Revenue by Channel**
- Insurance Exchanges: 15%
- EbixCash Exchanges: 80%
- RCS: 5%

**Exchange Channel Revenue**
- P&C: 4%
- CRM: 2%
- Life Insurance: 2%
- Health: 4%
- Annuities: 4%
- Financial: 84%

**Revenue Source**
- Transaction: 81%
- Subscription: 14%
- Professional Services: 5%

**Revenue by Geography**
- United States: 13.1%
- International: 86.9%

*Numbers as of Q1 2021*
EBIXCASH
FIRST CONSUMER-FOCUSED DIGITAL CONGLOMERATE OF INDIA

1. India’s Story Driving Strong Growth in Payments and Travel Industry

2. Attractive Market Leading Positioning Across Business Segments

3. Enabling the Digital Journey of Indian Consumers through a Highly Integrated Platform

4. Driving Indian Consumer’s Online-to-Offline-to-Online Journey with Strong Customer Relationships

5. Proven Organic & Inorganic Growth Strategy

6. Robust Financial and Operating Performance

7. Experienced Management Team

8. Clear Roadmap for Future Growth and Profitability

HUB OF FINANCIAL TRANSACTIONS
EbixCash’s goal is to converge B2C & B2B processes, front-end & back-end processes, while creating distribution markets on one hand and enabling on-demand technology solutions on the other hand. EbixCash goal is to establish leadership and become an end-to-end one-stop place for the end customer and the back end players by converging all these mediums for Remittance, Foreign exchange, Payment Solutions, Insurance, Travel, Financial Technologies and E-Learning in India and abroad.

EbixCash is the only Financial Exchange in the Indian subcontinent with consistent strong operating margins, along with unparalleled organic and inorganic growth rate. EbixCash handles Gross Merchandise Value (GMV) of $18 billion (pre-Covid).
EBIXCASH FINANCIAL EXCHANGE

- Gift Cards
- Bill Payments
- Tele-Medicine & Healthcare
- Travel
- Forex
- BPO & Logistics
- Insurance
- Remittance
- E-Learning
- Financial Technologies

HUB OF FINANCIAL TRANSACTIONS
ATTRACTION MARKET LEADING POSITIONING ACROSS BUSINESS SEGMENTS

MULTI-FACETED PLATFORM “HARD-TO-REPLICATE” SYNERGISTIC BUSINESS MODEL

<table>
<thead>
<tr>
<th>Travel</th>
<th>Financial Technologies</th>
</tr>
</thead>
<tbody>
<tr>
<td>US$2.5bn annual GMV</td>
<td>#1 private banking &amp; electronic trading solutions provider</td>
</tr>
<tr>
<td>212,450+ agent network</td>
<td>90% market share in Straight Through Processing (“STP”)</td>
</tr>
<tr>
<td>Taxi services for 20,000+ routes across 5,000+ cities</td>
<td>#1 in PMS, broking solutions and wealth management in India</td>
</tr>
<tr>
<td>Partners with all top 3 GDS co.s (Amadeus, Travelport, Sabre)</td>
<td>Leader in Sub-Saharan Africa Asset Management</td>
</tr>
</tbody>
</table>

Payment Solutions

<table>
<thead>
<tr>
<th>Domestic Money Transfer</th>
<th>Forex</th>
<th>Remittances</th>
<th>Payment Solutions</th>
</tr>
</thead>
<tbody>
<tr>
<td>62mn domestic money transfer transactions in 2018</td>
<td>US$2.5bn bank note GMV (market maker in metros)</td>
<td>70%+ market share in India P2P inward cash remittance</td>
<td>First player to start B2B IRCTC business</td>
</tr>
<tr>
<td>c.77k EbixCash retail outlets in 2018</td>
<td>Caters to every 9th passenger / 4th student travelling abroad</td>
<td>Addresses 91% inward money transfer by Western Union</td>
<td>32% market share in B2B cash management services</td>
</tr>
<tr>
<td>Every 5th Non-banking Domestic Money Transfer is executed by EbixCash</td>
<td>India’s largest processor of global university fee payments</td>
<td>c.US$7bn annualized remittances processed in India</td>
<td>Leader in issuance of gift cards among non-banks</td>
</tr>
</tbody>
</table>

Note: MICE - Meetings, incentives, conferencing, exhibitions.

HUB OF FINANCIAL TRANSACTIONS
ENABLING THE DIGITAL JOURNEY OF INDIAN CONSUMERS
HIGHLY INTEGRATED PLATFORM ADDRESSING THE LIFECYCLE OF CONSUMPTION OF INDIAN CONSUMERS ACROSS MULTIPLE AREAS

Financial Technologies
- Travel Technologies
- Lending, Wealth & Asset Management
- Insurance Technologies
- Stock Broking Technologies

Payment Solutions
- Foreign Exchange & Travel Services
- International Domestic Money Transfer
- Corporate Solutions & Gift Cards
- POS & Bill Payment Services

Travel
- Flights
- Hotels
- Rail
- Bus / Taxis
- Holidays
- MICE

Others
- Healthcare
- Insurance
- Education
- Logistics

Highly integrated platform comprising of synergistic and complimentary solutions – strong cross / up-selling capabilities

Digital Journey of an Indian Consumer
- Banking and Credit
- Travel
- Insurance
- Shopping (Online And Offline)
- Education
- Wealth Management
- Forex/Remittances
- Bill Payments
- Healthcare

Applicable EbixCash Offering

HUB OF FINANCIAL TRANSACTIONS
HUB OF FINANCIAL TRANSACTIONS

HIGHLY INTEGRATED PLATFORM WITH STRONG CROSS/UP-SELLING CAPABILITIES

HIGHLY INTEGRATED PLATFORM WITH SYNERGISTIC AND COMPLEMENTARY SOLUTIONS

1. Travel solutions to TMCs, travel agents, corporates & retail customers
2. Provision of financial tech solutions to banks, NBFCs, insurance
3. Purchase / sale of forex + tie-ups for card-related solutions
4. Insurance policies to corporate & retail clients (particularly existing travel / other clients)
5. Sale of travel solutions to corporate + retail clients. Potential to cross-sell insurance, logistics, forex etc.

1. Provision of travel tech solutions to travel players
2. Provision of gift cards, forex and other payment solutions to corporates
3. Distributor of insurance policies. Potential to cross-sell insurance tech
4. Online healthcare services to retail clients
**DRIVING INDIAN CONSUMER’S ONLINE-TO-OFFLINE-TO-ONLINE JOURNEY**

**UNIQUE COMBINATION OF STRONG PHYSICAL FOOTPRINT AND DIGITAL PLATFORM THAT OFFERS WIDE COVERAGE WITH LAST MILE REACH – STRONG POTENTIAL TO LEVERAGE THE NETWORK ACROSS INDUSTRIES**

<table>
<thead>
<tr>
<th>Component</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment Solutions</td>
<td>320k+ retail outlets in India</td>
</tr>
<tr>
<td>Travel</td>
<td>212k+ Agent outlets in 5 countries</td>
</tr>
<tr>
<td>Financial Technologies</td>
<td>150+ Lending solution installations</td>
</tr>
<tr>
<td>E-learning</td>
<td>70,000+ classrooms</td>
</tr>
</tbody>
</table>

**HUB OF FINANCIAL TRANSACTIONS**
### VISIONARY STRATEGIC PARTNERSHIPS

**PARTNERED WITH LEADING PLAYERS ACROSS INDUSTRIES**

**Unique Partnerships**

- Offers **money exchange** of top 20 international currencies on Paytm’s platform
- Multi-currency forex cards and forex cash can be ordered on a **real-time** basis
- Allows EbixCash to access a vast user base of **200mn+ Paytm users** in India

- **Exclusively** allows EbixCash’s customers to access MoneyGram’s platform to affordably and quickly send or receive money across **200+ countries**
- Partnership to service inward remittance volume of **US$3bn annually**

- Opportunity to venture into the **significantly underpenetrated** insurance market along with BSE, a **marquee brand**
- Enables BSE and EbixCash’s combined **324k+ retail outlets** to sell insurance

- **First** brand-integrated news studio (“EbixCash Studio”) of India
- Enables EbixCash to **penetrate 100mn+ homes**, while giving the brand direct and **high-impact visibility** each time news is presented from the studio

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**Key Areas of Future Acquisitions**

- **Travel**
- **Education**
- **Healthcare**
- **Payments**

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**HUB OF FINANCIAL TRANSACTIONS**
EbixCash today has a bigger network than State Bank of India (SBI), the largest bank in India.
EBIXCASH
PAYMENT SOLUTIONS

EBIXCASH TRAVEL

EBIXCASH FINANCIAL TECHNOLOGIES

ELEARNING

STARTUP INITIATIVES

HUB OF FINANCIAL TRANSACTIONS
Every 9th Passenger travelling overseas is an EBIXCASH World Money customer

Market Maker for Bank Notes in all the metro cities of India

Student Segment GMV – USD 900 Mn and Retail GMV- USD 280 Mn

Every 4th Student travelling overseas is serviced by EBIXCASH World Money

Bank Note GMV- USD 2.45 Bn

India’s largest partner for processing University Fee Payments Globally

Only company dealing with maximum number of currencies in India

HUB OF FINANCIAL TRANSACTIONS
EBIXCASH PAYMENT SOLUTIONS - FOREX

EBIXCASH FOREX REACH IS UNPARALLELED

- Footprint across 69 cities with 147 branches
- 89 counters present across International Airport
- Covering 90% of 28 million passengers estimated to travel in 2019
- Present at all metro airports (Delhi, Mumbai, Chennai, Kolkata, Hyderabad)
- Present across 12 seaports
EBIXCASH PAYMENT SOLUTIONS - FOREX
FINANCIAL AIRPORT – PAYTM AND EBIXCASH WORLD MONEY

EBIXCASH SERVES AS A TRUE AIRPORT FOR FINANCIAL TRANSACTIONS

HUB OF FINANCIAL TRANSACTIONS
EBIXCASH PAYMENT SOLUTIONS - REMITTANCE

1. Over 78%+ market share in India P2P Inward Cash Remittance

2. Largest network partner of Western Union Globally holding 91% of its transactions in India

3. Over 100,000+ live locations – expanding to over 150,000+ locations in India and new markets such as Philippines (3rd largest inward remittance market)

4. Digitalizing the process by transferring the funds in electronic format in EBIXPAY wallet or EBIXCASH Prepaid cards

5. Processes more than $7.02 bn annualized remittances in the country

TOTAL MARKET SIZE OF MTO (CASH TO CASH): USD 9BN
EBIXCASH GMV OF TRANSACTIONS: USD 7.02BN
EBIXCASH IS A DOMINANT LEADER IN REMITTANCE BUSINESS IN INDIA

HUB OF FINANCIAL TRANSACTIONS
EBIXCASH PAYMENT SOLUTIONS - REMITTANCE
INWARD MONEY TRANSFER: INDUSTRY LANDSCAPE

Service for transferring Money from abroad to India. EbixCash accounts for 91% business of Western Union and 78% of the overall inward remittance market.

* Total Market Size of MTO (cash to Cash): USD 9Bn:
  EbixCash GMV of transactions: USD 7.02 Bn

**Note**: Above figures are Market Estimates

**HUB OF FINANCIAL TRANSACTIONS**
EBIXCASH PAYMENT SOLUTIONS

EBIXCASH CORPORATE SOLUTIONS

STRONG PHYGITAL LAST MILE REACH THROUGH 320,000 FRANCHISEES

HUB OF FINANCIAL TRANSACTIONS
EBIXCASH PAYMENT SOLUTIONS
EBIXCASH PAYMENTS PRODUCT OFFERINGS

- Domestic Remittance
- Prepaid Card/Gift Cards
- Bill Payment
- Travel
- Corporate Solutions
- Corporate Cash Management Services

HUB OF FINANCIAL TRANSACTIONS
EBIXCASH PAYMENT SOLUTIONS
INDIA DOMESTIC FOOTPRINT

<table>
<thead>
<tr>
<th>Service</th>
<th>Details</th>
</tr>
</thead>
</table>
| Domestic Money Transfer        | • DMT Market stands at USD 5 Bn in India  
• Every 5th non banking DMT is executed by EbixCash |
| Indian Railway Catering and   | • EbixCash was the first player to start this business  
• Every third railway ticket being booked by agents in B2B segment is through the EbixCash Portal |
| Tourism Corp                   | Cash Management Services  
• EbixCash holds 32% market in B2B cash management services  
• The total market is estimated to be USD 550 Million |
| General Purpose Reloadable     | • EbixCash holds 4% of the overall GPR card  
• The overall card is estimated to be USD 14 Billion |
| Cards                          | Gift Card  
• EbixCash is the leader amongst all non-banking players for issuance of Gift cards |

HUB OF FINANCIAL TRANSACTIONS
EBIXCASH PAYMENT SOLUTIONS
A FEW EXAMPLES

Apollo Tyres scheme to reward their Customers with free Fuel on EbixCash Petro Card on purchase of commercial vehicle tyres

Reliance General Insurance rewarded their employees with Flipkart gift vouchers as incentives fulfilled by EbixCash

Kirloskar pumps/ Mobiquest launched a co-branded gift card for their retail partners, with EbixCash

Augmont India partnered with EbixCash to sell gold coins on EMI through our pan-india retail network
EBIXCASH PAYMENT SOLUTIONS
FRANCHISEE OUTLETS

HUB OF FINANCIAL TRANSACTIONS
EBIXCASH PAYMENT SOLUTIONS
A SAMPLE SPECTRUM OF KEY CLIENTS

HUB OF FINANCIAL TRANSACTIONS
EBIXCASH PAYMENT SOLUTIONS
THE ROAD AHEAD

Hong Kong - Export hub for supply of currencies across the globe

UAE - Airport and Retail branch network

United Kingdom – Retail branch network offering travel and foreign exchange services

Kuwait - Airport and retail network

Bahrain – Airport and Retail network of branches

Singapore - Retail operation in partnership with Western Union

Oman – Retail Network of Branches

Seychelles – Retail Network of Branches

Canada and USA - Retail operations for foreign exchange and money transfer services
EBIXCASH TRAVEL

- B2B
- Luxury, Corporate and MICE
- B2C
EBIXCASH TRAVEL

EbixPay Gateway

Backend Bus Exchange

EBIXCASH
DMC

HUB OF FINANCIAL TRANSACTIONS

EbixPay Gateway

Ebixcash Travel Products

MICE

Adventure Travel

Taxis

Bus

Rail

Flights

Hotel

Trucking Logistics

Holidays

Zillious via
EBIXCASH TRAVEL – CORPORATE AND B2C
LARGE BASE OF 212K+ AGENTS ACROSS 5 COUNTRIES - COMPLEMENTED BY FAST GROWING B2C AND CORPORATE CHANNELS

B2B2C / (Agent outlets)
- Network of 212k+ active agent outlets across five countries
  - Large agents (IATA/non-IATA)
  - Medium agents (cyber cafes, mobile recharge shops, hotel travel desks)
  - Small agents (shop keepers with internet facility)
- New product introductions will leverage on captive customer base – 2 mn+ daily customers walk-ins into Via outlets every day

B2C(Web / Mobile)
- 1.5 mn app downloads till date
- 4.5 mn unique registered customers

Corporative
- 5,500+ sign ups on the corporate platform

The consumer demographic in Asian markets are accustomed to transacting face-to-face & with cash which makes VIA’s large agent network unique & valuable

200% transaction growth in B2C business across website and app in India in FY16

HUB OF FINANCIAL TRANSACTIONS
EBIXCASH TRAVEL – B2B
FAST GROWING & PROFITABLE TRAVEL PLATFORM WITH DISTRIBUTION ACROSS INDIA AND SE ASIA

Service Portfolio

- Travel – Core & Assisted
  - Domestic flights
  - International flights
  - Rail, Bus, Car
  - Hotels, Guesthouse, Homestay
  - Holiday packages
- Domestic Money Transfer
- Insurance, SME Lending
- Recharges, Bill Payments
- Assisted Ecommerce

Value Add – Increasing Footfall

- Govt. Digitization initiatives are creating huge pool of unbanked population moving to digital economy

Distribution channels

- Mobile app / Website (B2C)
  - 1.5 mn app downloads; 4.5 mn unique registered customers FY17E GTV: INR 8.81 Bn
  - India
  - Singapore
  - Thailand
  - Saudi Arabia
  - Malaysia
  - Indonesia
  - UAE
  - Hongkong

- VIA agents (offline) (B2B2C)
  - 105,000 active agents in 2,600 cities, 13,000+ pin codes
  - Agents growing at over 20% p.a (net of attrition of ~3% p.a)
  - FY17E GTV: INR 57.7 Bn
  - India
  - Indonesia
  - Singapore
  - UAE
  - Oman

- Corporate booking platform
  - 5,500+ Small and medium corporate signups
  - FY17E GTV: 1.43 Bn
  - India
  - Philippines
  - UAE
  - Oman

Source: PhoCusWright, Goldman Sachs Global Investment Research, DGCA

VIA provides single point of distribution

HUB OF FINANCIAL TRANSACTIONS
EBIXCASH TRAVEL - LUXURY AND MICE

Meetings And Events

Swiss Voyages

The Rail Journey

Sports Travel

Luxury Holidays & Safari

LARGEST MICE PLAYER IN THE COUNTRY

HUB OF FINANCIAL TRANSACTIONS
EBIXCASH IS A LEADING PLAYER IN THE TRAIN E-TICKETING MARKET ACCOUNTING FOR 60% OF THE LUXURY TRAIN TICKET SALES

HUB OF FINANCIAL TRANSACTIONS
EBIXCASH TRAVEL

KEY CLIENTELE

HUB OF FINANCIAL TRANSACTIONS
EBIXCASH TRAVEL
IT TAKES DECADES OF CAPITAL & HARD WORK TO BUILD A MULTI-SIDED TRAVEL PLATFORM FROM THE GROUND UP...

- $2.5 Billion in Annual GMV
- 212,450+ Agent Network
- 2,200+ Employees
- 9,800 Corporate Clients
- 25 Branches

HUB OF FINANCIAL TRANSACTIONS
EBIXCASH FINANCIAL TECHNOLOGIES

- Travel Technologies
- Lending, Wealth and Asset Mgt.
- Insurance Technologies
- Bus Exchange Technologies
- BPO Services
EBIXCASH TRAVEL TECHNOLOGIES

EBIXCASH IS THE TECHNOLOGY BEHIND MOST OF THE LEADING TRAVEL PLAYERS IN INDIA

HUB OF FINANCIAL TRANSACTIONS
EBIXCASH BUS EXCHANGE TECHNOLOGIES

- India’s Bus Exchange Leader powering Bus roadways of 18 states
- EbixCash recently implemented the bus exchange successfully for Rajasthan Roadways powering 5,800 buses
- Presently implementing the city of Pune’s bus ecommerce software and firmware across 2000 buses.
EBIXCASH FINANCIAL TECHNOLOGIES
WEALTH, ASSET AND LENDING MANAGEMENT

Private Banking Solution Provider

Large Investment Managers in the UK

Lending Solution Installations

Large trust banks in the Philippines

Wealth & Asset Management Companies across the world

Provider of Electronic Trading Solutions

STP Market Share

Countries with Lending solutions

Leader in India

Leader in Africa & Middle East

HUB OF FINANCIAL TRANSACTIONS
EBIXCASH FINANCIAL TECHNOLOGIES
WEALTH, ASSET AND LENDING MANAGEMENT - PRODUCTS

### WEALTH MANAGEMENT
- Comprehensive solution covering the entire wealth management lifecycle
- Automates and integrates the end-to-end process with a modular suite of solutions
- Easy interface with core banking systems and multi-channel delivery

### BROKING PRODUCTS
- Robust rule-based risk mgmt framework
- Integrated market watch and arbitrage watch
- Real-time risk monitoring: gross exposure, margin limits
- Online collateral revaluation

### ASSET MANAGEMENT
- Complete asset management solution covering all front, middle and back office functions
- Supports multiple asset classes and currencies
- Integrated fund accounting feature

### CUSTODY
- Multi-market, multi asset global custody solution to manage the entire custodial banking business
- Provides a client interface to view and transact

### COMPLIANCE SOLUTIONS
- Robust compliance monitoring solution covering UCITS, NURS, IMA and Prospectus Rules; Also includes leverage monitoring under the AIFMD regulations
- Plug and play interfaces with most popular custodian solutions – to take positions and trade data

CORE PRODUCT MONEYWARE HAS WON MULTIPLE AWARDS UNDER THE PRIVATE BANKING TECHNOLOGY SPACE.

HUB OF FINANCIAL TRANSACTIONS
EBIXCASH FINANCIAL TECHNOLOGIES

INSURANCE TECHNOLOGIES
BSE - EBIX JV INSURANCE EXCHANGE

- We see BSE-Ebix as a large market opportunity
- India’s first non-aligned end to end insurance exchange
- Approved by IRDA
- Distribution, both at the last mile and online
- End to end backend technology solutions
EBIXCASH FINANCIAL TECHNOLOGIES

KEY CLIENTS

- 32+ banking and financial institutions in India are EbixCash clients
- Top 3 Middle East banks are EbixCash Clients
- Top 3 Qatar banks are EbixCash Clients
EBIXCASH BPO SERVICES PORTFOLIO

Focus Verticals & Service Offerings
- Banking, Financial Services and Insurance
- Travel & Hospitality
- Telecom
- Manufacturing
- Retail
- Transaction Processing
- Contact Centre
- Process Consulting
- FOS / LMD

Marquee Clientele
- Customised services and solutions
  25+ blue chip companies in India
- Clients relationship with an average tenure of 9+ years

Multishore Delivery
- 3,000+ employees across 6 state-of-the-art centres
- 8 centres in India
- 7 cities in India

Background
- ~63 million calls and ~6 million data transactions processed annually

Infrastructure & Facilities
- Current capacity of more than 2,000 seats with expansion plans of 5,000 seats

Services & Clients
- Manages a wide array of processes across verticals including Financial services, Insurance, Telecom, Travel, Retail, Media, Consumer Durables, Healthcare etc.
- Offers multilingual (15 Indian languages – Hindi, Punjabi, Bengali, Marathi, Kannada, Telugu, Malayalam & Tamil including English as an anchor language) capabilities to clients

Strong Delivery Focus
- Certified to ISO / IEC 27001 : 2013
- Certified for ISO200001
- CMMI Maturity Level 3 certified
- ISO 20000-1 : 2011

HUB OF FINANCIAL TRANSACTIONS
EBIXCASH BPO SERVICES OFFERINGS

CONTACT CENTER - VOICE
Inbound
• Query/ Request Handling
• Dealer/ Partner Helpdesk
• Complaints Management
• Sales Queries
• Leads Nurturing

Outbound
• Lead Generation
• Tele Sales
• Welcome Calling
• Upsell/ Cross Sell
• Relationship Management
• Soft Collections
• VOC/ Loyalty/ Retention

CONTACT CENTER – NON VOICE
Email
• Query Resolution
• Marketing Campaigns
• Welcome Emailers

Chat
• Query resolution
• Sales Support
• Order Booking/ Management

Social Media
• Online Reputation Management
• WhatsApp Customer Service
• Digital Marketing

FEET ON STREET / LAST MILE DELIVERY
• Channel development
• Order booking & fulfilment
• Field Collections
• Field Referrals
• Last mile delivery

IT/ DIGITAL/ OTHER TRANSFORMATION SERVICES
• Knowledge Management
• Designing and implementing knowledge storage access and maintenance
• Application development
• Bespoke or custom software development, deployment and maintenance
• Application consulting
• Infrastructure Management
• Design – Process --- Install -- - Handover
• RPA with AI/ ML
• Process Consulting

HRO
• Hiring & On-boarding
• Payroll Management
• HR Helpdesk

Industries Served
- BFSI
- REAL ESTATE
- IT/ TECH
- MEDIA & ENT
- EDUCATION
- TELECOM
- E-COMMERCE
- HEALTHCARE
- RETAIL
- AUTOMOBILE
- HOSPITALITY

HUB OF FINANCIAL TRANSACTIONS
EBIXCASH BPO SERVICES PARTNERSHIPS

Retail, Real Estate, Health Care & Utility
- Johnson & Johnson
- Indira MF
- Pantaloons
- Pidilite
- HomeShop18
- naaptol

Media & Entertainment
- Gaana
- Hukumchand
- The Hindu
- Hathway
- Tata Sky

Banking, Financial Services, Insurance
- HDFC Bank
- Aditya Birla Money
- MasterCard
- IndusInd Bank
- Standard Chartered

Hospitality, Travel & Transportation
- TVS
- Cars24.com
- Jet Airways
- Sterling
- Michelin

Telecom / IT/ITES
- Airtel
- VI

HUB OF FINANCIAL TRANSACTIONS
4 E-LEARNING
E-LEARNING SOLUTIONS VISION

Largest repository of rich multimedia content

Available in multi-languages

Editable as well as ready lesson plans

Content Mapped to National and State curriculum

Comprehensive Digital Learning Solutions

CONVERGENCE IS KEY
EBIXCASH ELEARNING

Vast repository of digital rich-media content across grades K-12

Recipient of multiple awards including CII Customer Obsession Award 2019, Edtech Review 2018 etc.

Subscribed by over 6,000 schools, 75,000 classrooms and 3 million students

Content available across 12 boards and 5 regional languages

350,000 sessions everyday and international partnerships
STARTUP INITIATIVES

- EbixCash Travel Technologies
- EbixCash Logistics
- EbixCash Taxis
Start-up effort targeting to be the “Uber” of Trucking logistics

- B2B Trucking-Domestic
- End to End Domestic and International Cargo
- B2B End to End Retail Distribution
- Packers and Movers
- End to End Shipping Cargo
- Integrated Warehousing Solutions
EBIXCASH LOGISTICS
TOP CLIENTS

[Logos of various companies]
EBIXCASH TRAVEL - TAXIS
NOW BOTH INTRA-CITY AND INTER-CITY SERVICE

- 50% money saving on one way trips
- All Inclusive Pricing
- Ensures simultaneous affordability and availability
- Good quality service by pre-approved drivers
- Door to door travel option, highly convenient

- Zero investment, more business
- Choose where and when to go
- Choose own price for each trip
- Throughout the year business
- No haggling to get customers

EBIXCASH CABS

20,000+
ROUTES

Cab E-commerce
CORPORATE TRAVEL

4000+
CITIES

HUB OF FINANCIAL TRANSACTIONS
EBIXCASH ROADMAP FOR FUTURE GROWTH AND PROFITABILITY
MULTI-PRONGED GROWTH STRATEGY FOCUSED ON DRIVING ORGANIC GROWTH SUPPLEMENTED BY NICHE ACQUISITIONS

Multiple “Branches” of Future Growth

- **Payment Solutions**
  - Expansion into New Countries
  - Launch Payment Gateway and Own Integrated Products

- **Financial Technologies**
  - Grow Bus Exchange Technologies
  - Expansion into New Countries

- **Travel**
  - Launch Destination Management Company
  - Fill Portfolio Gaps in Travel (eg. Self-Driven Cars, Cruises)

- **Others**
  - Become Leading Packers and Movers Player
  - Distribution of Financial Products (Insurance, Credit, etc.)

**Important to Showcase Well-Integrated Business Model – Whole is Greater than the Sum of its Parts**
Along with growth within business segments, clear focus on cross-selling (eg. Payment solutions to logistics and e-learning clients, front-end distribution and collection services to NBFC clients, insurance technology to insurance clients etc.)

HUB OF FINANCIAL TRANSACTIONS
A FEW STRATEGIC THOUGHTS
THE SECRET MANTRA

KEY COMPANY GOALS

- Operating Margins of 30-35%*
- On Demand SaaS recurring revenue streams

*COST PRICE

SELLING PRICE

*excludes payment solutions
EBIX’S ACQUISITION PHILOSOPHY

Marketplace remains robust

Constantly Evaluating companies

Looking at domestic and International exchanges

Immediately Accretive to earnings

Operating Margins that can reach 30%* or more within 6 months of acquisition

High Cash Flow generation

Expands our sales reach

SaaS and Cloud based solutions in our core verticals

Complements our existing product base

Adding to our Customer base

75% or more of Recurring revenue

Low Customer Attrition rates

Usually Structure acquisitions with an Earn-out feature

CRITERIA

*excludes payment solutions