



Corporate Profile

Polaris Software Lab Ltd.

Introduction: Founded in 1993, **Polaris Software (POLS.BO)** is a leading Global Financial Technology company headquartered in Chennai. With its comprehensive portfolio of products, smart legacy modernization services and consulting, Polaris offers state-of-the-art solutions for Core Banking, Corporate Banking, Wealth & Asset Management and Insurance. Polaris is the chosen partner for 9 of the top 10 global banks and 7 of the top 10 global insurance companies. Polaris believes that value creation in an outsourcing relationship grows as customer relationships mature with time. Relationship, Expertise, Technology, Intellectual Property and Global Reach are the routes that enable the company to come closer to its customers worldwide. The company has 38 offices in 20 countries which include all global financial hubs like Bangalore, Belfast, Chennai, Chicago, Dubai, Dublin, Frankfurt, Fremont, Hong Kong, Ho Chi Minh City, Hyderabad, Illinois, Kuala Lumpur, London, Madrid, Manama, Melbourne, Mississauga, Mumbai, Neuchatel, New Delhi, New Jersey, Paris, Pittsburgh, Pune, Riyadh, Santiago, Seoul, Shanghai, Singapore, St. Germain En Laye, Sydney, Thane, Tokyo, Toronto, Utrecht, Victoria and Wicklow.

Business Profile: The experience of relationships with BFSI entities across developed markets like USA & Europe to emerging markets like Vietnam and Chile is a significant differentiator for Polaris. The company has hands-on participation in implementing Financial Technology solutions in the most mature & dynamic markets to emerging markets, ranging from Central Bank of Seychelles (Seychelles), Bank of Montreal (Canada), MFI Enterprises Solutions (Kenya), Mekong Housing Bank (Vietnam) and country specific processes e.g. Reserve Bank of India, Nilambur Co-operative Urban Bank (Kerala, India), Andhra Pradesh State Cooperative Bank Limited (Andhra Pradesh, India).

Products: Polaris' strength lies in its people comprising world-class bankers, peerless information technology experts and quality assurance champions who ensure the best possible outcomes for customers. With talent strength of over 11,000 solution architects, domain consultants and techno bankers, the company owns the largest set of Intellectual Properties in the form of a comprehensive product suite, Intellect™ Global Universal Banking (GUB) M180.

Intellect™ GUB M180 is a pure play Service Oriented Architecture (SOA) based application suite comprising 9 key platforms and over 95 products, for delivering mission-critical solutions for Retail Banking, Corporate Banking, Treasury and Liquidity Management, Core Banking, Capital Markets, Asset & Wealth Management and Insurance. The revolutionary Intellect™ GTB on the other hand is the most comprehensive enterprise transaction banking architecture engineered to deliver enhanced efficiency through every stage of operations in Securities, Cash Management, Liquidity Management, Trade Finance, and Treasury. It is distinctly superior in technology and functionality, and comes with an unprecedented lifecycle assurance. The Intellect suite gives us the opportunity to tap market potential in 60 countries in the world to enable banks and financial institutions deliver services efficiently.

Sourcing: The company services global customers from its Centers of Excellence called 'CoE' that were created to equip businesses with the right enterprise management systems, technology, tools and methods enabling them to make the best of their IT investments.

Additionally, FT Entity™, the Polaris Extended Technology Facility deploys a proprietary and proven multi dimensional engagement model that spans the Global Sourcing Continuum with IP-led accelerated results, increased reliability and lower cost per transaction. FT Entity™ uses special tools to protect business innovation, while eliminating traditional delays. It recognizes the criticality of scope-time-cost and its modular change implementation ensures seamless customer experience.

Delivery: Polaris is organized into **15 Business Solution Centers (BSCs)** across the country, each housing expertise in one specialized domain area, and at any given point in time, there are over 400 projects executed across these Business Solution Centers. Polaris is proud to have a Regional Payment Hub deployment supporting 45+ countries, Global Trade Processing platform across 60 countries and a Corporate Banking Portal across 120+ countries that processes \$ 3 trillion worth transactions per day.