

BS/2

Penki kontinentai group



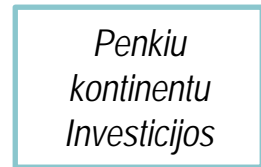
BS/2 Company Business Experience in India

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"PENKIŲ KONTINENTŲ" Bankinės Technologijos



“Penki Kontinentai” Group





Key Facts About BS/2



Head office: Lithuania

BS/2 – business process outsourcing company. We specialize in banking software development, system integrations and professional services.

Over 15 years of experience and sales in more than 65 countries around the globe proves our reliability and professional experience in banking technology business.

Subsidiaries: Latvia, Estonia, Russia, Belarus, Georgia, Azerbaijan, Kazakhstan, Uzbekistan, Ukraine and USA

Company History



- 1992 – January 10 – official opening
- 1995 – First ATM contract for 60 ATMs
- 1999 – startup in Azerbaijan
- 2000 – startup in Latvia
- 2001 – opening of BS/2
- 2002 – first project in **India**
- 2003 – acquisition of Ashburn
- 2004 – startup in Ukraine
- 2005 – startup in Russia, USA
- 2006 – startup in Kazakhstan
- 2007 – regional growth
- 2010 – BS/ works in almost 70 countries

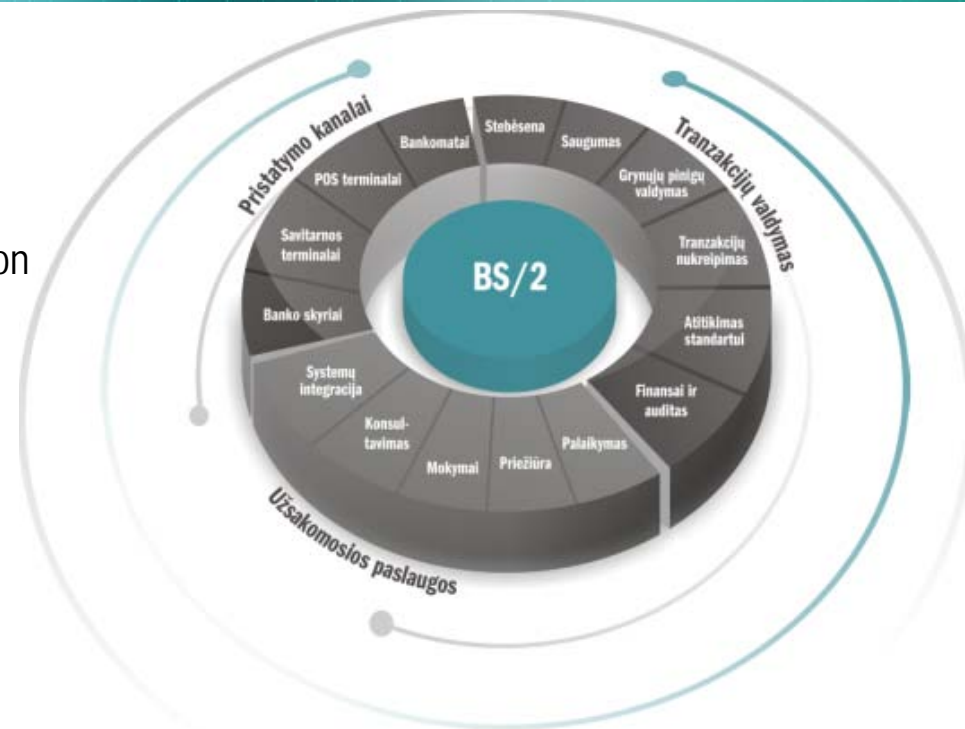


What We Do?

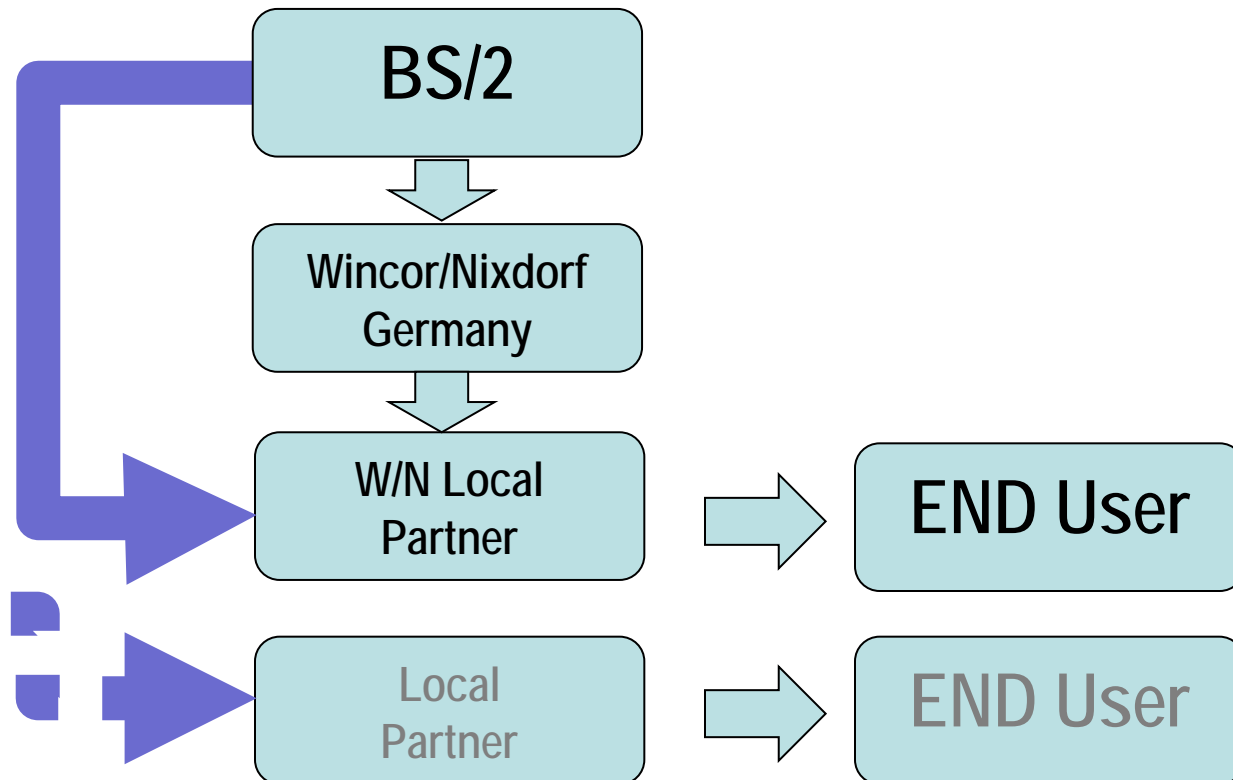


Business process outsourcing

- Transaction device hardware sales
- Innovative software development and integration
- Banking software sales
- Software support
- Hardware maintenance
- Spare parts distribution
- Monitoring
- Consultation
- Trainings



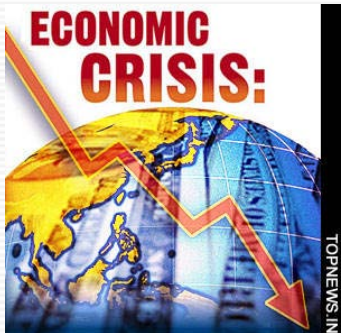
B2B Connection



BS/2 Projects & Activities history in India



Current Situation In Finance Industry



Prime target of
criminals
Self-Service Devices



More fraud attempts



- ✓ Skimming attacks
- ✓ Reprogramming
- ✓ Card trappings
- ✓ Other





ATMeye Sales All Over The Globe



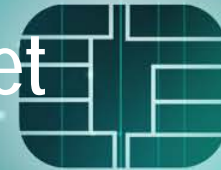
Over 33 000 installations
in 68 countries.

Commercial Banks In India



- **State Bank of India :**  भारतीय स्टेट बैंक
State Bank of India
- State Bank of India, which is also known as SBI, with more than 16000 branches, is the biggest bank in India.
- **HDFC Bank:**  **HDFC BANK**
- One of the most important commercial banks of India is HDFC BankThe bank has 1412 branches and more than 3295 ATMs all over India.
- **Axis Bank:**  **AXIS BANK**
- Earlier known as United Bank of India,
- **ICICI Bank:**  **ICICI Bank**
- The biggest private sector bank in terms of market capitalization, ICICI Bank has some 1,700 branches with 4721 ATMs in India.

BS/2 Success **Key** In The Indian Market



- All the Products & Projects **MUST BE ADAPTED** for Indian market
- Adapted projects highly preferable to be given for piloting **FREE** of charge
- Highly prefers when project creates **additional work places** for locals
- Prefers continuously projects which can create **more additional work places**
- Indian companies prefers not to choose substitution products if they do have it in local market
- “Right” local partners

Failures And Dangers



- Products are not adapted for Indian market !!!
- Products and projects will close existing work places
- Mentality
- Culture
- Legislation
- Religion
- Remember - that Indians Just Can't Say No

**RISK
Level**

Business Etiquette and Protocol in India

- **Relationships & Communication**

- Indians prefer to do business with those they know.
- In general, Indians prefer to have long-standing personal relationships prior to doing business.
- It may be a good idea to go through a third party introduction. This gives you immediate credibility.

- **Business Meeting Etiquette**

- The best time for a meeting is late morning or early afternoon. Reconfirm your meeting the week before and call again that morning, since it is common for meetings to be cancelled at the last minute
- You should arrive at meetings on time since Indians are impressed with punctuality.
- Keep your schedule flexible so that it can be adjusted for last minute rescheduling of meetings
- Meetings will start with a great deal of getting-to-know-you talk. In fact, it is quite possible that no business will be discussed at the first meeting.

- **Business Negotiating**

- Indians are non-confrontational. It is rare for them to overtly disagree.
- Decisions are reached by the person with the most authority.
- Decision making is a slow process.
- Do not disagree publicly with members of your negotiating team
- Indians expect concessions in both price and terms. It is acceptable to expect concessions in return for those you grant.
- Successful negotiations are often celebrated by a meal.

Business Etiquette and Protocol in India

- **Dress Etiquette**
 - Business attire is conservative
 - Men should wear dark colored conservative business suits.
 - Women should dress conservatively in suits or dresses
 - The weather often determines clothing In the hotter parts of the country, dress is less formal, although dressing as suggested above for the first meeting will indicate respect.
- **Titles**
 - Indians revere titles such as Professor, Doctor and Engineer.
 - Status is determined by age, university degree, caste and profession.
 - If someone does not have a professional title, use the honorific title "Sir" or "Madam"
- **Business Cards**
 - Use the right hand to give and receive business cards.
 - If you have a university degree or any honor, put it on your business card.
 - Business cards are exchanged after the initial handshake and greeting
 - Always present your business card so the recipient may read the card as it is handed to them.



Conclusion - Business Opportunities in India

- The capital markets in India are one of the fastest growing markets in the world
- In terms of population it ranks second in the world
- India is a well established democratic country, with free and fair judiciary
- Country is poor and rich during same time
- Improved infrastructure available for business ventures. India's competitive advantage in Information Technology can be used to enhance productivity in Industries
- A well established banking system consisting of public and private banks and other financial institutions.
- Investment friendly environment
- India has a huge middle class, with improved purchasing power that caused increased growth for the retail sector
- Availability of huge pool of technical manpower has heralded the expansion of manufacturing base across different industries
- A considerable section of the population is proficient in English.
- Retail sector in India is one of the sunrise sectors





Did you know that India...

- - has a middle class estimated at 300 million out of a total population of 1 billion
- - is one of only three countries that makes its own supercomputers
- - is the fourth largest economy in the world (measured in terms of purchasing power parity)
- - is one of six countries that launches its own satellites
- - 100 of the Fortune 500 have R & D facilities in India
- - has the second largest group of software developers after the U.S.
- - is the second largest English-speaking scientific, technical and executive manpower in the world
- - provides many tax incentives available to IT companies, business process outsourcing and KPO companies
- has a common law legal system with English as a court language
- produces more than 900 movies a year - significantly more than the USA *



Thank you!
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