

Powering Financial Transformation



The demands of the digital world are unique and critical for today's financial institutions to constantly adapt and pivot for survival and success. New ways of buying behavior, strengthening digital habits, increasing focus on convenience and accessibility are the new rallying points for delivering better customer experience. Financial institutions are at the crossroads of reimagining their processes, systems and engagement with their customers.

At Pennant, we focus on delivering future ready, easily adaptable and configurable products and solutions for global banks and financial institutions. Our customer-centric approach and market-centered innovation help our clients transform their business operations, deliver differentiating customer experiences and drive competitive advantage. We work with leading, global financial institutions in their transformational journey.

An Agile, Innovative FinTech company

Our Focus

Founded in 2005, we are singularly focused on the Financial Services Industry

Global Clients

40+ Leading Banks and Financial Institutions across Asia

Strong Product Portfolio

Comprehensive suite of products including SaaS ready platform for Retail & Corporate Banking Space

Extensive Banking Experience

250+ Projects across all areas of Banking

Future Ready Solutions

We offer comprehensive suite of software products and solutions, that help our clients harness the power of digital to deliver distinctive experiences to customers.

Lending/Mortgage Platforms

- Personal Loans
- Housing Loans
- Auto Loans
- Consumer Durables
- Business & SME Loans
- Commercial Loans
- Limit Lines

Core Banking Systems

- Customer Experience
- Communication Management

Payment Processing

- ATM/POS
- Mobile & Internet Banking
- Bill Payment
- Mobile Recharge
- Direct Debit

Islamic Banking

- Retail Finance
- Corporate Finance

80%

of our projects from inception are in transactional processing

70%

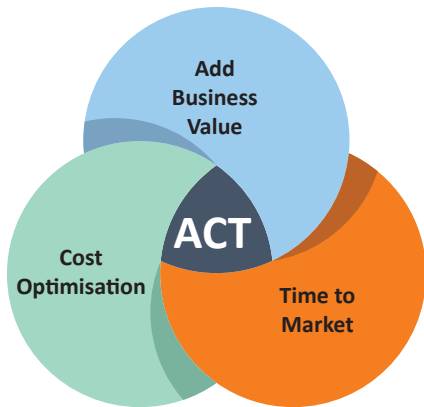
of transactions are of financial and time sensitive in nature

50%

of transactions are going through cloud infrastructure

Our Value Proposition

We are driven purely by customer-centricity. All our efforts towards building products and solutions are directed towards achieving our customers' core business imperatives. ACT is our guiding principle that makes it happen.



Add Business Value

Offer business friendly and market-centered solutions that deliver differentiated customer experiences

Cost Optimisation

Deliver products that streamline operations, drive efficiencies and reduce total cost of operations

Time to Market

Products and Solutions that support institutions achieve their speed-to-market goals

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“Pennant’s demonstrable experience and expertise in implementing banking solutions, its agile delivery capabilities and outstanding middleware technology leadership has helped us unlock significant value from our banking operations, existing technology infrastructure and customer engagement programs. Some of these solutions are directly and indirectly helping us power real-time personalized digital experiences for our customers.”

- Hajar Mohamed AlMaazmi,
Head of Information & Technology, Ajman Bank

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How are our products different?

Future-Proof Architecture

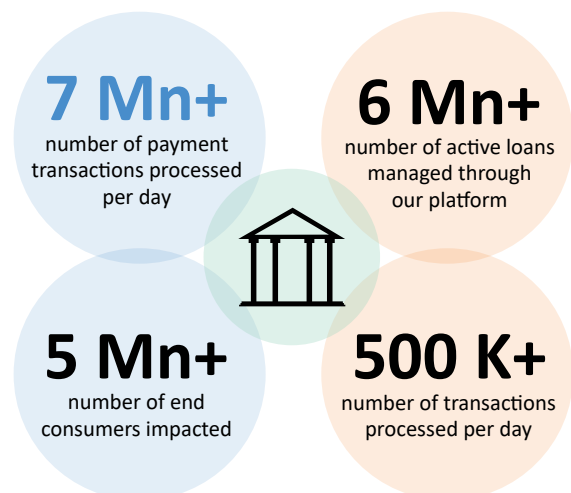
Platform agnostic provides unlimited flexibility to adapt to technological advancements with ease

High Product Configurability

Helps Banks and Financial Institutions accelerate time to market

Business Process Centricity

Reconfigure workflows quickly to streamline operations for efficiency, flexibility and transparency



Our Success Stories

- Transformed the end-to-end lending operations of a top NBFC in India by implementing one of the largest multi-segment lending platform
- Implemented payments processing solution for one of the largest bank in Qatar to manage and process financial and non-financial transactions from ATM & POS Channel
- Migrated the lending operations of a leading Indian Non-Banking Finance Company (NBFC) to Microsoft Azure platform, leading to enhanced operational efficiency

Our People Philosophy

Driven by our core values - Passion, Innovation, Commitment, Accountability and Integrity - our people practices are employee-centric and focus on providing a stimulating environment for our associates to understand and reach their full potential.

- An open and transparent culture
- Opportunity to work on cutting-edge technologies
- Immense opportunities to learn, apply and enhance skills for rapid career growth
- Work-Life balance and flexibility to pursue your personal passion

Trusted by Global Clients

- World's Top 20 Bank by Market-Cap
- Largest Bank in Middle East Asia
- Forbes Asia's Fab 50 Recognized, Leading NBFC
- India's Largest Housing Finance Company
- Leading International Islamic Banking Group



Awards and Recognitions

Recognised as a Major Contender in the Everest Group PEAK Matrix for Consumer Loan Origination Systems

Finalist in the 12th Annual Aegis Graham Bell Awards®, for the category Innovative Digital Transformation for Banking

Bronze Stevie® Award in the Fintech Solution category at the 18th Annual International Business Awards®

For more information on how we can help you modernize and transform your financial operations, visit: www.pennanttech.com

Want to know more? Let's get in touch: sales@pennanttech.com