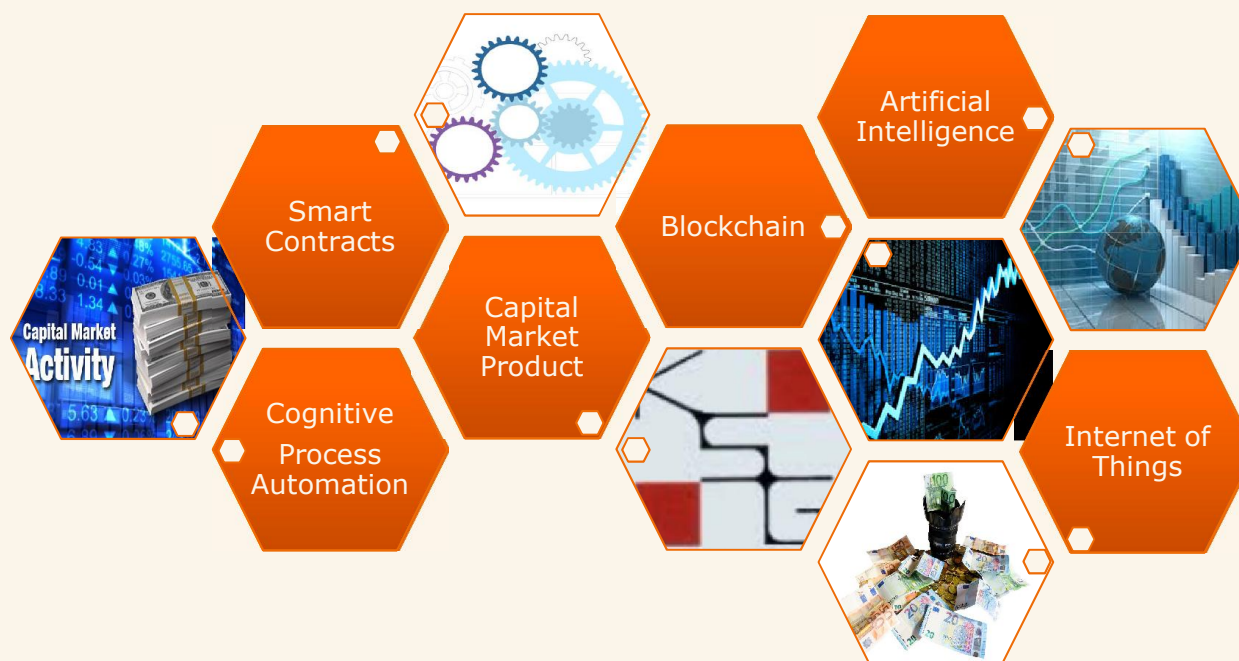


Knowledge Solutions Group

corporate overview



“Performance with a purpose”

www.ksgcorp.com



Knowledge Solutions Group is a global consultancy delivering professional services with a history of providing full complement of business services from data discovery to business insights, with solutions based on AI, Blockchain, IoT, Machine Learning, Cognitive Process Analytics in Life Insurance, Media, Utilities, Telecommunications verticals, using global resources, optimized methodologies and global technology standards from implementation to maintenance:

- Using our research based advances in Information Technology (IT) domain, we make it possible for your business to create unique value by application of Blockchain, Cognitive Process Analytics (CPA), Internet of Things (IoT), Machine learning (ML) and Artificial Intelligence (AI) techniques.
- We conceive, design, implement and deliver integrated , optimized business solutions, business processes with internal controls and customer oriented solutions that impact businesses by allowing to deploy their business knowledge and business intelligence, in the most effective way.
- We use Big Data and Social Media based Data Analytics to drive the right audience to the right Marketing Campaigns thereby improving conversion rates.
- It's your business and market knowledge that you use to solve your business problems for your customers. We just make a way for that to happen efficiently !



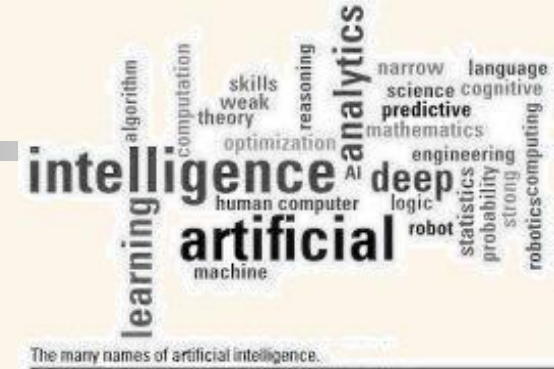
KSG Background

→ **Four Locations Worldwide:** *Tokyo Japan, Hong Kong, Kolkata India and California USA.*

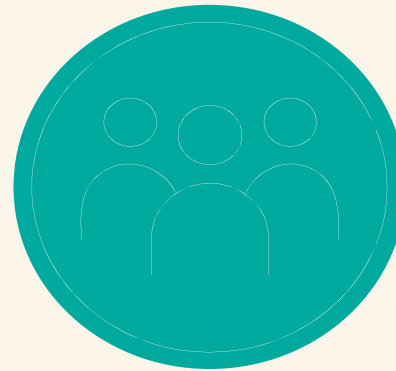
- Robust Experience in Blockchain, DLT, Smart Contracts, AI, ML, IoT, Cognitive Process Analytics, Software Process Improvement (SPI) and Social Media Analytics.
- Demonstrated competence in niche professional consulting services for the Media, Utility, Telecom, Automotive, Logistics and Insurance industries
- Core technologies organized along vertical industry lines.
- Backed by renowned experts in Social Media, IoT, M2M, Risk Management, Data Analytics, Localization, Design Optimization, Artificial Intelligence, Machine Learning, Genetic Engineering and Blockchain/CryptoCurrency with considerable academic and industrial contribution.



Key facts about KSG



14 years
in IT business



25+
Employees Worldwide

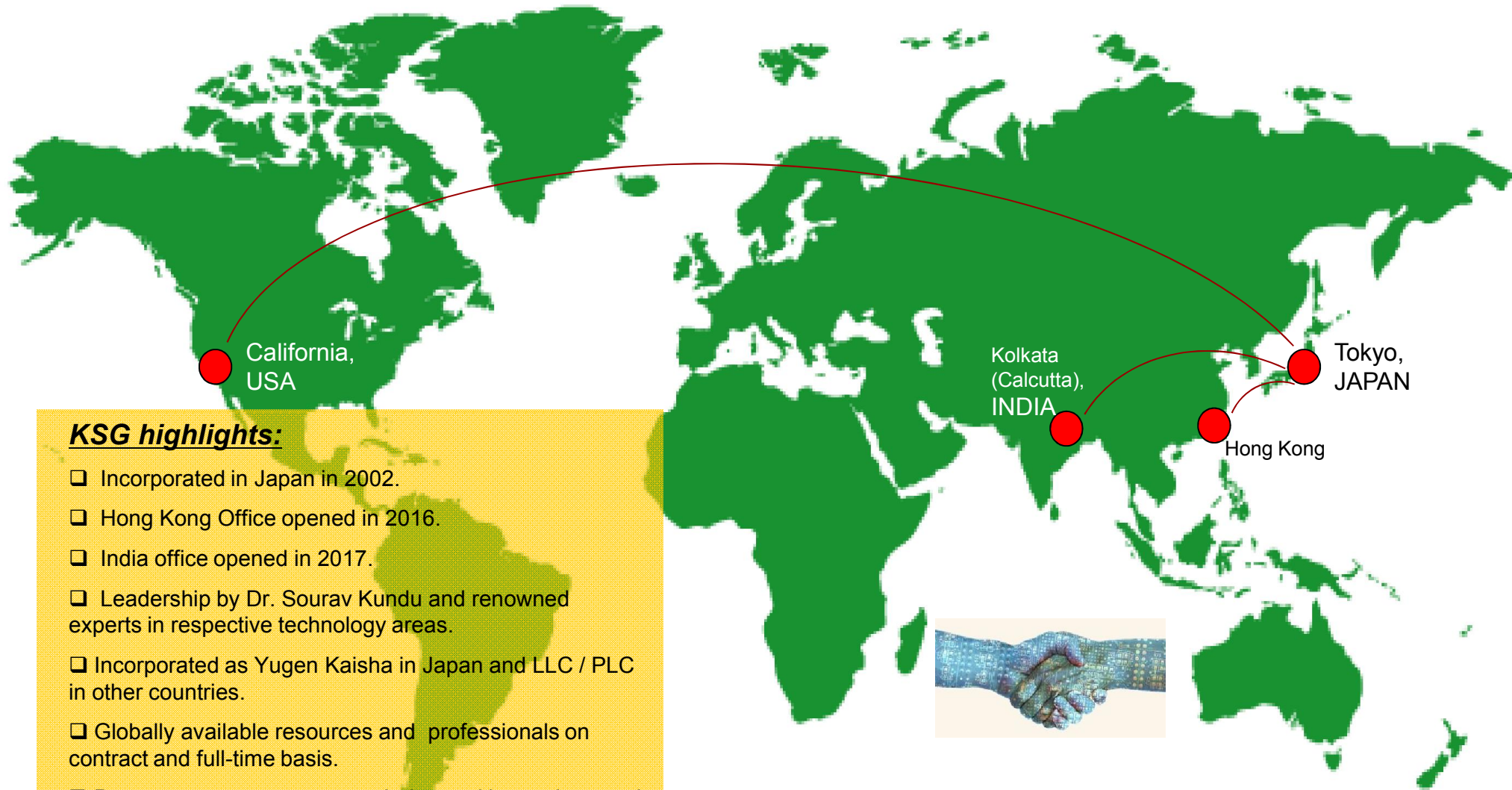


Customers in **6+** countries,
including Fortune 100 companies

KSG is an international **consulting company** with HQ in Tokyo, Japan, and office in Kolkata India. We also use a core partner ecosystem to augment our capabilities and offerings.



KSG Worldwide



KSG highlights:

- ❑ Incorporated in Japan in 2002.
- ❑ Hong Kong Office opened in 2016.
- ❑ India office opened in 2017.
- ❑ Leadership by Dr. Sourav Kundu and renowned experts in respective technology areas.
- ❑ Incorporated as Yugen Kaisha in Japan and LLC / PLC in other countries.
- ❑ Globally available resources and professionals on contract and full-time basis.
- ❑ Partner ecosystem to outreach demand in numbers and in geography.



Our Customers' Profile

Our customer profile spans across a wide variety of industries including:

State Govt. of Florida, Seiyu Japan, Edenred HK, KPMG Japan, Cigna HK, Citibank, Sun Microsystems (Oracle), AXA Life Insurance Japan, AIG Japan, Microsoft Japan, Vodafone, Daiwa Computers, Saferay, Honda Motorcycle, Fujitsu, various E-commerce Vendors, various Content Providers and Application Service Providers



Companies That Use Our + Partners's Software



76% of our **turnover** comes from **1 year +** Customers



Our Mobile Commerce Experience



Mobile e-payment system
used by more than 20 mln people

Viber, one of the world's most popular VoIP and
messaging apps with 600+ mln users

Mobile TV apps used by T-Mobile, Orange, MTV, BBC,
Fox Entertainment Group and others

Mobile app awarded **Best Imaging Application** by a
prestigious press photographers association

Field audit mobile app used by
Burger King, KFC, Friday's and others



Banking and Financial Experience

Experience in the banking industry

10 years, all-round services



Experience in mobile development

10 years, 10+ projects



Top-notch mobile banking solutions



AI and Data Analytics : Insurance Use Cases



• Customer Analytics & Insight using Artificial Intelligence



- Used an AI, chatbot and extended 360 degree view of the customers to transform their business
- Increased retention rates up to 40%

• Claims Analytics & Optimization



- Reduced processing time for lowest-risk claims by 90 percent
- Saved more than US \$2.5 million through early fraud detection and prevention in the first six months

• IoT And Telematics



- Enhanced single view of the customer
- Price based on actual risk of individual driver
- Ability to provide value added services

• Producer Analytics & Effectiveness



- Up to a 10% increase in revenue through producer targeting / improved incentives
- Almost a 20% reduction in sales support labor, increased deal value and cleaner underwriting

• Catastrophe Modeling



- Improved speed of risk modeling from days to hours and hours to seconds
- Increased accuracy through integration of mapping software and thousands of data points

• Portfolio Management



- Improved combined ratio by taking corrective actions to portfolio sooner
- Accelerated analytics and discovery of portfolio segments

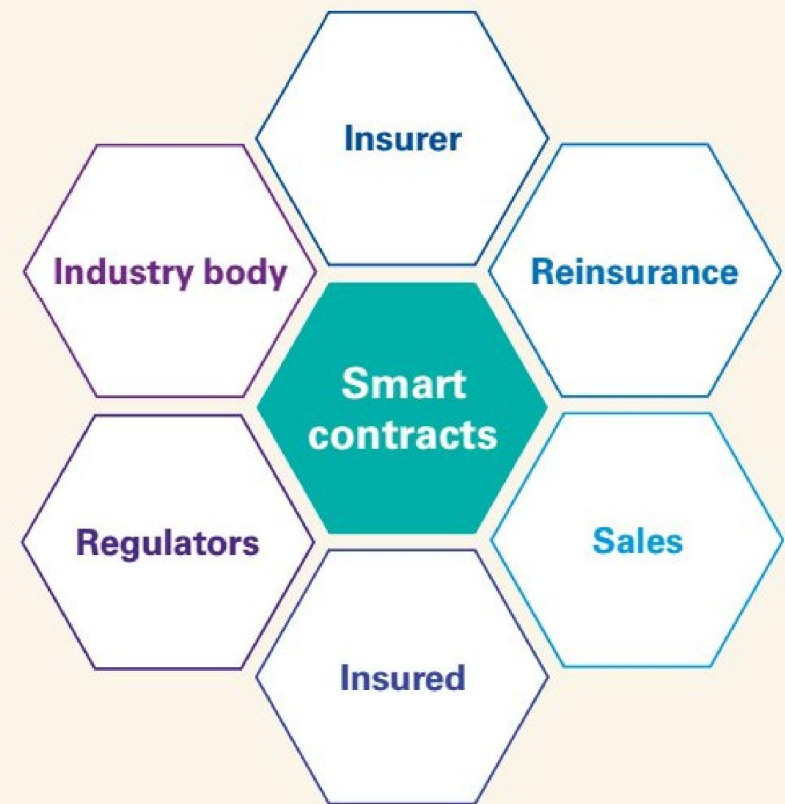


Applying Blockchain to Insurance and Healthcare

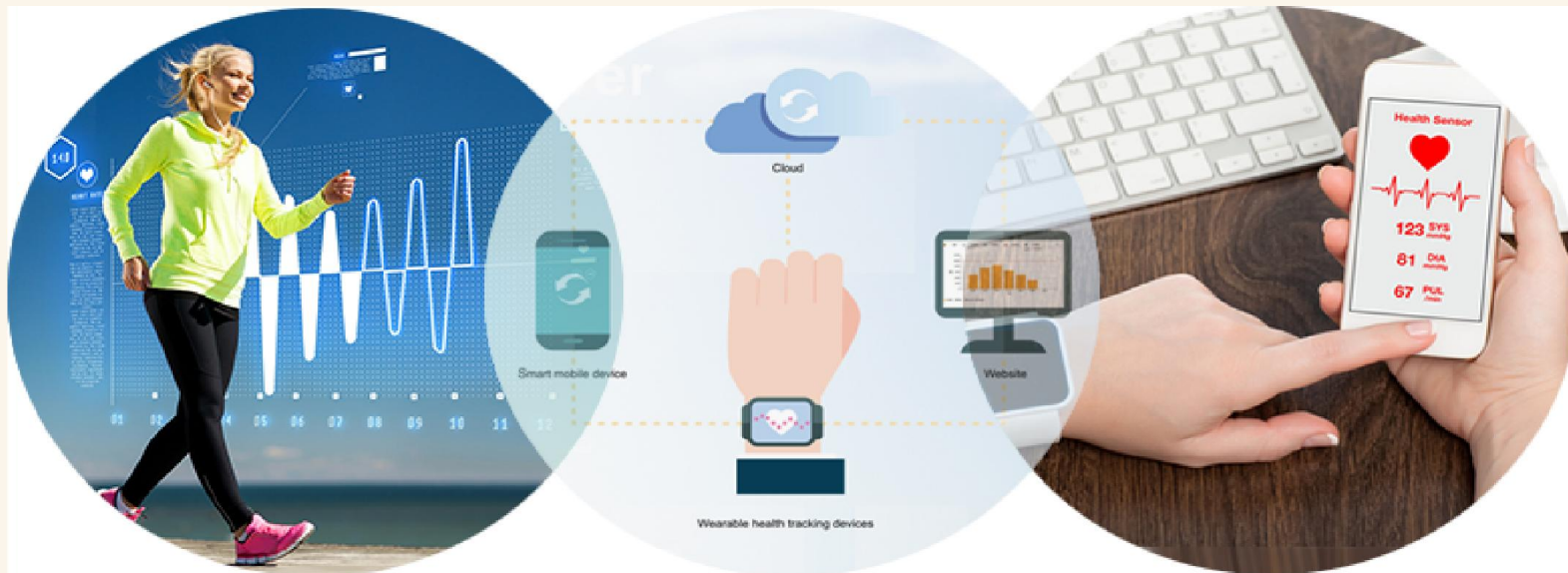
From customer on boarding and 'Know Your Customer' (KYC) requirements through to claims processing and adjudication, the potential use cases for Blockchain in the insurance sector grow each day. One of the more disruptive applications of Blockchain is the development of 'smart contract' models.

KSG has research and implementation experience in following use-cases for insurance:

- ❑ — **Travel and life insurance:** Develop a 'pay as you travel' insurance model that provides immediate payouts in the event of delays or cancellation.
- ❑ — **Personal accident insurance:** Create a transparent and seamless claims journey that dramatically improves customer satisfaction.
- ❑ — **Digital identities:** Use Blockchain data and digital ledgers to digitize and validate customer information and improve compliance.
- ❑ — **Claims management:** Automate the verification of coverage and streamline claims settlement to improve operational efficiency and remove costs.
- ❑ — **Peer-to-Peer insurance:** Build a peer-to-peer network to establish smart contracts without the need for an intermediary or administrator.



Internet of Things: eSmart Health



•System: **Android, iOS, MAC, PC**

•Summary:

- Measure health data accurately using compatible health devices
- Upload health data wirelessly to the cloud
- Manage and share health data via mobile app and website anytime
- Share and social networking function
- Give advices and alerts

•Client : **PCCW**

Project : eSmart Health



Social Media Analytics for media group



Social Listening

- Using our tools to manage end-to-end **social listening for all groups website**
- Identify and map all the visitor demographics (UID, age, gender, location, device, area of interest etc.)
- Use social data to create targeted campaigns

Migration Planning

- Conduct an end-to-end feasibility to identify state of current readers and subscribers.
- Conduct pre-migration survey within the ecosystem (readers, subscribers, advertisers and sponsors) to continually access the readiness of the group for digital migration.
- Build in-house digital publishing, tracking and dissemination platform to pilot the digital strategy.

Digital Strategy

- Identify tools, resources and platforms needed for migration.
- Pilot the first set of subscribers/readers (ex: 100K readers) on digital platform.
- Measure analyze and improve digital adoption for the group.
- Roll out the project to all the group magazines and publications.



Capital Markets Service Offering

Our Collective Consulting Experience

Financial services, like many other industries, is being disrupted in the digital age. JPMorgan Chase defines the digital experience in financial industry as encompassing digital payments, digital marketing, the online customer experience and social media. Members of KSG consulting team have previously worked with, or is currently working with, global security firms like Goldman Sachs, JP Morgan, UBS AG and Salomon Brothers. Our experience, technological expertise and existing connection with senior level in global security firms enable us to understand very well how global security firms have transformed their trading and back office to suit current digital environment. KSG's collective experience in this digital transformation has immense value to our customers as we apply the wealth of our past experience for differentiating results.



Our Data Analytics Technology

KSG's data analytics technology solutions combine proven and emerging technology, data, skills and information governance, to deliver powerful data capabilities for strategic digital transformation and compliance-driven change, from BCBS and CCAR to AML and Sales Practices. Sample solutions include:

- ☐ Big data migration
- ☐ Business intelligence, data visualization and dash boarding
- ☐ Data architecture and data modeling
- ☐ Data integration (e.g., Warehouse, data lake, CRM, Fintechs)
- ☐ Data modernization and cloud adoption
- ☐ Enterprise Data Warehouse design and deployment
- ☐ Enterprise and regulatory data governance, data management
- ☐ Enterprise data munging to improve data quality
- ☐ Information management for advanced analytics
- ☐ Master data management for security masters, product masters, etc.
- ☐ Technology Assurance

Our Service offerings

Areas where we can help you include:

- ☐ Strategy development (business, customer, operational, product)
- ☐ Regulatory & compliance services
- ☐ Risk management (operational, credit, reputation)
- ☐ Systems & platforms: Strategy, assessment and implementation
- ☐ Product development
- ☐ **Human capital**



Advisory Services

Our Digital Transformation Advisory

Technology and business meet at the nexus of all successful firms, particularly in the financial services sector. One of most important technological initiatives in 2014 was the creation of a Goldman Sachs-designed messaging platform for financial companies, enabling market participants to communicate instantly, securely and compliantly. This platform, called **Symphony**, was an outgrowth of GS's core business and efforts to meet the changing needs of people and the clients that they serve. KSG's focus on developing **advanced technology solutions** to meet the need of **complex financial services** helps to change mindset of the Japanese “financial companies” be a “technology company” and demonstrate the evolution of the financial industry in Japan as a whole.



Goldman 2.0 – Intelligent Advisory

Goldman is shifting from a one-stop-shop to knowledge-based solutions. This includes selling **data solutions** and **advisory**. Advisory services are already core competencies (e.g. financing, M&A, restructuring). What's new is that the firm has begun to offer software. It provides platforms that enable customers to price and transact more profitably on their own.

Comments from our customers:

“ KSG has made working in Tokyo on this project not only easier for me but possible. For that I am grateful. KSG values my business but I am the one who values your services even more. ”

Wassef Sawaf - Chief Executive Officer, Adenium Energy Capital Limited
Dubai



Our Trading Function Transformation Advisory Service

KSG offers a comprehensive range of services designed to transform firms' front, middle and back-office operations, including risk, collateral management and treasury. Clients have access to our deep industry and technical expertise, our alliance with Chi-X Japan and Chi-Tech Hong Kong, with their custom suite of software designed to better integrate disparate systems and Smart Order Routing functionality. In addition to packaged-based solutions, we also have extensive experience developing, implementing and sun setting clients' custom built systems.

The 4Ps (pillars) of KSG:

Patience, Perseverance, Performance and Passion

Sourav Kundu (Dr. Engg.) - Tokyo and Hong Kong

□ Introduction

Sourav Kundu has a Doctor of Mechanical Engineering (Dr. Engg.) Degree from Tokyo Metropolitan University in March of 1996. Sourav has a strong and extensive work experience in BFSI Technology, specially Insurance and has been engaged in a variety of multi-geography Finance, Core Accounting, Regional Finance Allocation projects as a Project Management Consultant with top-level companies such as AXA Life, Cigna International, Sun Microsystems, Citi Group and UBS Japan and Cigna Global Individual (Cigna Corp.). Sourav, has also taught courses in IT PMO, E-Commerce and Computer Science, Mechanical Engineering, etc. at universities in Japan, USA, Turkey, Australia, Italy, France, The Netherlands, Germany, UK, Singapore and India. At various companies in Hong Kong, Sourav has current overall responsibility for the Information Technology Platform, Strategy Leadership, IT Project Management Office and overall IT Solution Delivery. He is also Honorary Visiting Professor of Information Technology at Sangyo Gijutsu Daigaku (AIT, Shinagawa, Japan).



□ Education:

- University of Calcutta (India) B. Engineering (Civil Engineering and Architecture), India
- University of Sydney (Australia) M. Design Computing (Sydney University Australia)
- Tokyo Metropolitan University Dr. Engg. (Thesis No. 342) (Tokyo Touritsu Daigaku, now Shuto Daigaku, Japan)
- Publications: **Over 40 technical publications** in major international journals and international conferences on IT and related banking and e-commerce

□ Working Experience / Key Skills / Key Project Experience :

- 1990 -- 1996 : Education Dr. Engg (Ph.D.)
- 1994 – 1998 : Conceptualize, Design, Business Requirements Development , Launch of Calcutta's oldest E-Commerce and Daily News Website -- **Calcutta Online**
- 1998 – 2007 : Conceptualize, Design, Business Requirements Development , Launch of Calcutta's first Regional Language (Bengali) E-Commerce site -- **Bengalnet**
- 2001 – 2003 : GM Motors' "Buy Power" Car sales, Car Configuration and Car Agent test Drive E-Commerce Engine on Web (as a Tech Lead in Deloitte Japan)
- 2004 – 2009 : Run large Regional IT and Analytics Projects with multiple cross-country Vendors for Web Based Insurance Sales , Underwriting and Product Configuration
- 2009 – 2014 : **Head of IT Finance**, Strategic Sourcing PMO, IT Procurement and IT Vendor Strategy at CIGNA Global Individual, Regional IT and Regional Finance, Hong Kong.
- 2014 – 2017 : **Chief Solution Architect**, Knowledge Solutions Group, Technology Consulting/Solution Design in **Artificial Intelligence, Blockchain, Machine Learning**
- Notable Projects**
 - ❖ Senior IT PM Consultant - Vendor Management and IT Vendor PMO at Hartford Life Insurance KK, (now Orix Insurance) Japan. (2007, 2008, 2009) – Worked with IBM IIW (Insurance Information Warehouse) and Insurance Process and Service Models.
 - ❖ Senior Consultant for AIM (Architect-Implement-Manage) PMO methodology and implementation at Sun Microsystems KK, Japan for innovative E-Sales, E-Marketing and E-Delivery process design and deployment. (2004, 2005, 2006, 2007) - Exposure and experience in Sun Enterprise Tools and Sun/Oracle E-Commerce platform.
 - ❖ Senior Project Manager in IT SOX 404 Audit, Advisory (GITC, AITC) and CMM (Capability Maturity Model) at AXA Life Insurance, Japan



Shinzo Asaba - Japan

□ Introduction

Shinzo Asaba is the CFO at KSG Japan.



□ My Educational Background

- **Bachelor degree in Economics at KEIO University , Japan**

□ My Skills

- **Specialty:**
Capital Markets, Investment Banking,
- **Skillset:**
Marketing Communication
- **Language Skills:**
Japanese, English,

□ My Experience

- 20+ year experience in Capital Markets. Has traded almost all kinds of asset classes.
- Fixed income, equity and credit including their derivatives. Structured credit, CDO, etc.
- Worked for Mitsui Trust and Banking, followed by Salomon Brothers, Citi, AIG Financial Products, and BNP Paribas until recently. Run marketing team in some firms.
- Capital Markets Consultant in KSG currently.



Harry Takeuchi – Tokyo

□ Introduction

Harry Takeuchi is an English/Japanese bilingual Japanese national who spent many years in publishing, experiencing the transitional phases from paper print to interactive media first hand. After having interned at the Japanese correspondent office for the US network TV CBS News for 2 years, he worked as an overseas export sales representative for an auto company for a short time. Then he joined Toyo Keizai Shimpusha, one of the oldest Japanese publishers on economy, well known for the Kaisha Shikiho company manual. He worked as an editor for the English version Japan Company Handbook.



•After four years, he joined the rating company Moody's Investors Service as the publication specialist for its Japanese publications. During the 21 years of his presence with the company, the company's publication media changed from paper to CD-ROM to web publications, and headed the Japanese publication group during all those phases. Over the years he has developed connections with Japanese publishing, printing and web development companies.

□ Education:

•Sophia University (Japan) BA (Comparative Cultures)

□ Working Experience / Key Skills / Key Project Experience :

•**Associate Director, Senior Product Strategist / Moody's Analytics Japan K.K.** December 2008 – August 2014

- Migration of website contents of the Moody's Japanese website from indigenous Japanese website to the newly multilingual global website (<http://www.moody's.com>.)
- Management of the Japanese website system, contents and data. Market research and group interviews with local investors for new website contents.
- Project management for internal publication database development.

•**Japanese Contents Production Manager / Vice President / Moody's Japan KK** April 2001 – November 2008

- Oversee production of paper and electronic publications (incl website <http://www.moody's.co.jp>) for client investors subscribing to Japanese language services offered by Moody's Japan.
- Project management for Interactive Japanese website development.

•**Assistant Production Manager / Moody' Japan KK** April 1993 – March 2001

- Startup of Japanese language publications for Moody's . Startup of Japanese language electronic media publications for Moody's. Startup of Japanese website for Moody's

•**Editor / Translator / Toyo Keizai Inc.** November 1989 – March 1993

- Translation and editing of Japan Company Handbook. Startup of Asian Company Handbook and development of FileMaker Pro system for data and text publishing.

•**Overseas Sales Representative / Suzuki Motor Co., Ltd.** April 1988 – October 1989

•**Intern / CBS News Tokyo** 1985 – 1987



Philip Keller - Hong Kong, Switzerland

□ Introduction

Philip is a Management Consultant at KSG Hong Kong and a postgraduate of MS in Global Finance with focus on adopting ideation approach and solution delivery in UK, Switzerland, Hong Kong, Australia and USA. Philip has worked in capital markets automation, operations & system performance improvement, change delivery, Business Continuity, Process Sustainability, Corporate Friction Analysis. Philip has the ability to manage people in fast paced environments in trading and extensive experience in cross-cultural environments, and enjoys building effective relationships with senior stakeholders. Philip demonstrated excellence in building client relationships and transformation teams in Capital Markets and Technology across jurisdictions.



□ My Educational Background

- **M.S. in Global Finance**
- **NYU Stern School of Business, HKUST**
- **B.S. in Business Management - Organizational Leadership Concentration**
Colorado State University

□ My Skills

- **Specialty:**
Capital Markets, Investment Banking, Wealth Management,
- **Skillset:**
Market Data Models, Project Management, Process Re-engineering, Process Optimization, Operations and Risk, Change Management, Stakeholder and Vendor Management, Technology Strategy
- **Language Skills:**
English, German, French, Italian, Arabic

□ My Experience

Wealth Management Optimization & Change Management

- Advanced a performance engine implementation project
- Planned & implemented a new revenue stream
- Managed risk for bespoke Wealth Management performance reporting

"Philip is comfortable in fast paced Capital Markets environment including ideation process for next generation implementation process like Blockchain and Machine Learning"

Business Continuity Management Process Optimisation

- Led and collaborated multinational team training to fulfill BCM requirements set by Federal Reserve.
- Defined test procedures for US & Swiss teams
- In charge for live tests with Federal Reserve oversight
- Developed strong C-level stakeholder relationships

□ My Potential Roles

- Project Manager
- Change Manager
- Business Manager
- Risk Manager
- Client Experience
- Strategist/Coaching
- Corporate Friction Evaluation



Contacts: *For further information about KSG, please contact...*

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Shinzo Asaba,

Chief Financial Officer

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