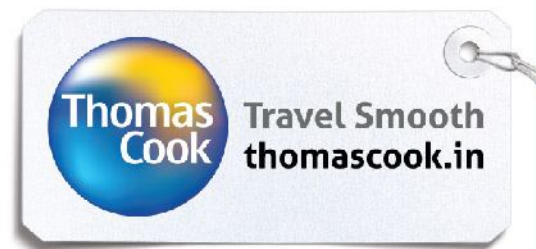


**Thomas Cook (India) Ltd.**  
Thomas Cook Building, Dr. D. N. Road,  
Fort, Mumbai - 400001  
Board: +91-22-6160 3333  
CIN: L63040MH1978PLC020717  
A FAIRFAX Company



28<sup>th</sup> May, 2021

The Manager,  
Listing Department  
**BSE Limited**  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai – 400 001  
**Scrip Code: 500413**

The Manager,  
Listing Department  
**National Stock Exchange of India Limited**  
Exchange Plaza, 5th Floor, Plot No. C/1,  
G Block, Bandra-Kurla Complex, Bandra (E),  
Mumbai – 400 051  
**Scrip Code: THOMASCOOK**

Fax No.: 2272 2037/39/41/61

Fax No.: 2659 8237/38

Dear Sir/ Madam,

**Ref: Submission of information pursuant to Regulation 30 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015**

**Sub: Investors Presentation**

Pursuant to Regulations 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we herein enclose copy of Investor Presentation for quarter and year ended 31<sup>th</sup> March, 2021.

This is for your information and records.

Thank you,

Yours faithfully,  
For **Thomas Cook (India) Limited**

**Amit J. Parekh**  
*Company Secretary and Compliance Officer*

Encl: a/a



# TCIL Q4 & FY21 Earnings Presentation

**Thomas Cook (India) Limited (TCIL)**

BSE: 500413 | NSE: THOMASCOOK



## Table of contents

## Slide No



Thomas Cook India Group at a glance

03-04

Summary: Q4 FY21

06 -07

Update on Business operations

- Cost and Cash Management
- Business Operations

09- 11

12-14

Q4 & FY21 Performance

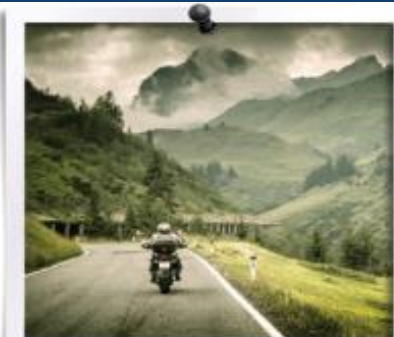
16-17

Portfolio Investment

20-21

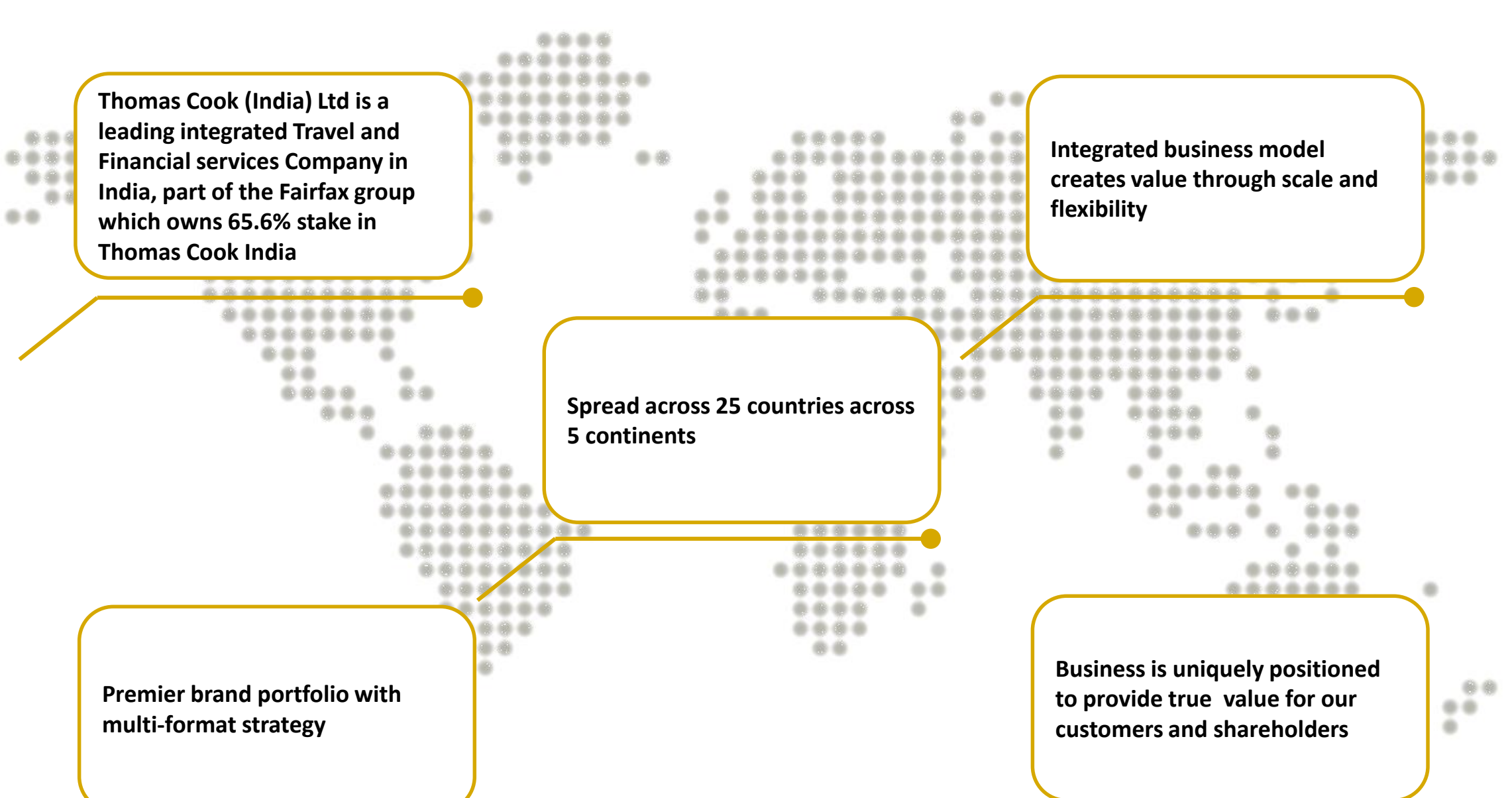
Supplementary Information

23-27



# Thomas Cook India Group at a glance

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**Thomas Cook (India) Ltd is a leading integrated Travel and Financial services Company in India, part of the Fairfax group which owns 65.6% stake in Thomas Cook India**

**Integrated business model creates value through scale and flexibility**

**Spread across 25 countries across 5 continents**

**Premier brand portfolio with multi-format strategy**

**Business is uniquely positioned to provide true value for our customers and shareholders**

# Thomas Cook India Group at a glance



## Forex

- Retail & Wholesale
- Forex Cards
- Remittance



## Holidays

- Outbound
- Domestic



## MICE

- Meetings
- Incentives
- Conference
- Events & Exhibitions



## Investments

- Strategic
- Portfolio



## Destination Management Specialists (DMS)

- India
- International



## Corporate Travel

- End to end travel services



**Diversified Business Portfolio**





## Key Highlights



# Summary: Q4 FY21

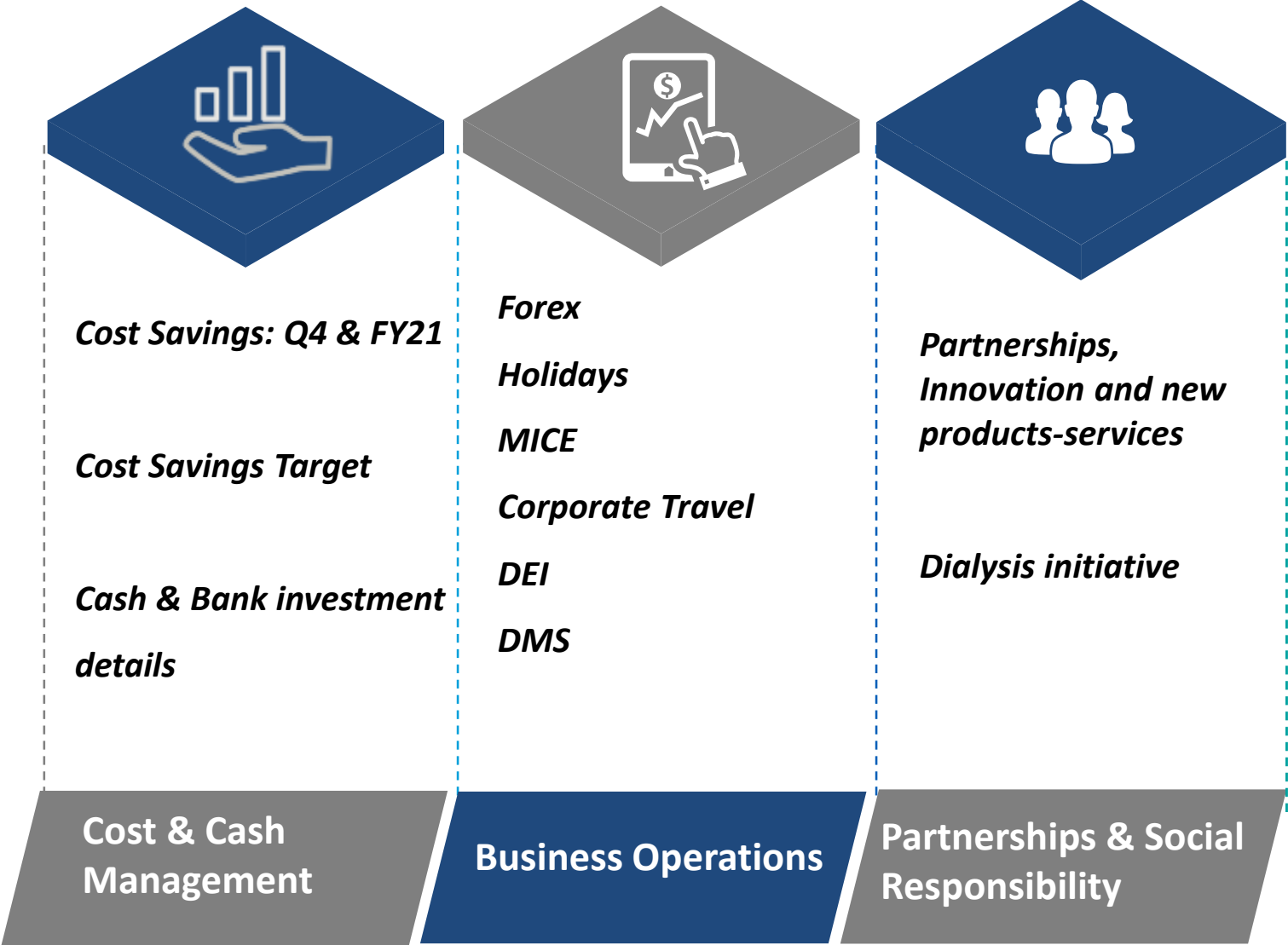
- Amidst the ongoing challenges, **Q4 FY21 registered a recovery in revenue by 48% to Rs. 4,016 Mn Vs. Rs. 2,714 Mn in Q3 FY21**, primarily driven by improved performance of the Foreign Exchange business in India, the Middle East based Destination Management Specialist (DMS) companies and Sterling Holidays Ltd.
- The Company **reduced its loss at a consolidated level to Rs. 681 Mn in Q4 FY21 Vs. Rs. 893 Mn in Q3 FY21** (Vs. a Q4 FY20 loss of Rs. 1,200 Mn)
- For the financial year, the loss at a consolidated level stood at Rs. 4,164 Mn Vs. Rs. 688 Mn in FY20. At a standalone level the corresponding loss for FY21 stood at Rs. 564 Mn Vs. Rs. 218 Mn in FY20. The performance was impacted due to the pandemic
- **Focus on cost optimization resulted in Rs. 6.8 Bn savings** - a significant 22% improvement on the annual target of Rs. 5.6 Bn
- TCIL continues to maintain short-term liquidity and **Balance sheet strength** given the uncertain environment with a continued focus on cash conservation. The consolidated cash and bank balances were at Rs. 8.56 Bn as of March 31, 2021 and is adequate to deal with commitments for the coming quarters
- TCIL boosted its **cash reserves by securing fresh funding of Rs. 4,357 Mn from its parent, Fairbridge Capital (Mauritius) Limited** through preferential allotment of Optionally Convertible Cumulative Redeemable Preference Shares. This will help the company to strengthen its Balance sheet and to support growth and leverage opportunities as demand for travel increases
- The **Foreign Exchange business** continued to deliver QoQ with a 14% revenue growth in Q4 over Q3 FY21. It displayed strong resilience since restart in April 2020, delivering over 200,000 transactions with a revenue recovery of over 37% Vs. FY20. The prepaid card volumes for FY 21 were USD 109 Mn
- **Domestic Holidays** continued to leverage pent up demand with a noteworthy 126% increase in sales in Q4 over Q3 FY21 and a 19% sales recovery in FY21 Vs. FY20. The overall Holidays business has booked approx. 30,000 customers in FY21
- The **Corporate Travel business** saw an increase of 80% in ticket issuance over Q3 FY21. Since the restart of corporate travel, the business has registered a revenue recovery of 17% for FY21 Vs. FY20

## Summary: Q4 FY21

- Thomas Cook India and SOTC's MICE have expanded their **Virtual Events** business by hosting events for corporates based in USA, Malaysia, Myanmar, Bangladesh, etc., in addition to India. Q4 saw delivery of a large movement of 750 customers to Dubai; also 3 wedding and related events in India
- Despite partial/complete lockdown in several geographies, **Digipho Entertainment Imaging Ltd. (DEI) has reduced its loss for Q4 FY21 to Rs. 153 Mn Vs. Rs. 197 for Q4 FY20**
- **Sterling Holidays reported a 48% increase in Income from Operations** at Rs. 853 Mn in Q4 FY21 Vs. Rs. 576 Mn in Q4 FY20 and EBIT profit of Rs. 327 Mn for Q4 FY21 Vs. a loss of Rs. 14 Mn in Q4 FY20
- The twelve month period saw strong focus on technology with the delivery of contactless sales and servicing solutions across business lines – including B2C and B2B segments. The Company's omnichannel 'clicks & bricks' strategy was effectively leveraged to support consumers
- **The Group companies in India have commenced a vaccination program covering employees, contract teams and families.** This is a key focus, aimed at 100% vaccination on priority
- In line with the recommendations by the Kotak Committee on Corporate Governance (stating that listed entities with more than 40% of public shareholding shall separate the roles of Chairperson and Managing director/CEO and that the Chairperson shall be a Non-Executive Director), Ms. Kishori Udeshi will be appointed Chairperson of the company w.e.f. May 29, 2021. Mr. Madhavan Menon will be re-designated as Managing Director



# Update on Business operations

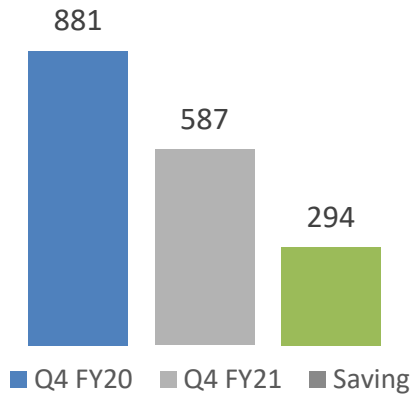




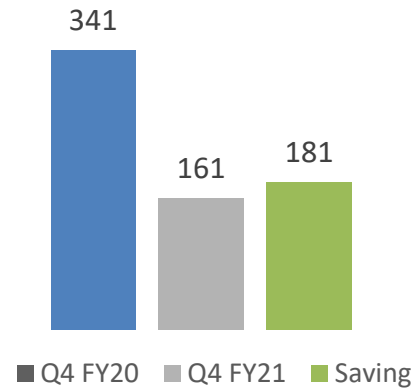
### Cost Savings – Q4 FY21

#### Thomas Cook business across India

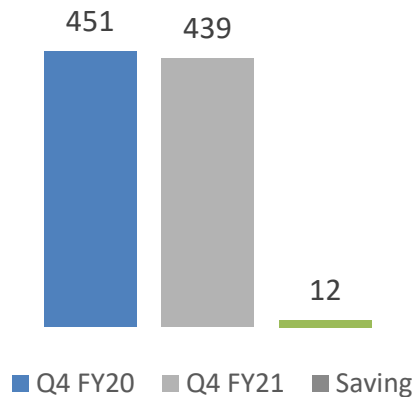
##### Employee Cost



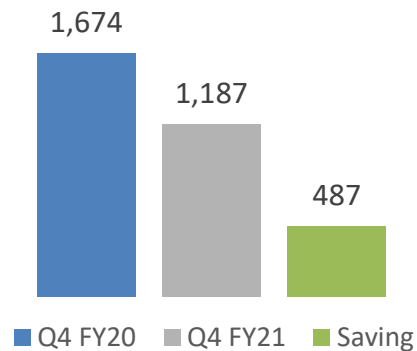
##### Establishment cost



##### Other Expenses

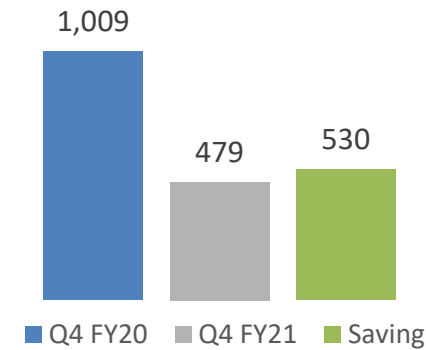


##### Total Expenses

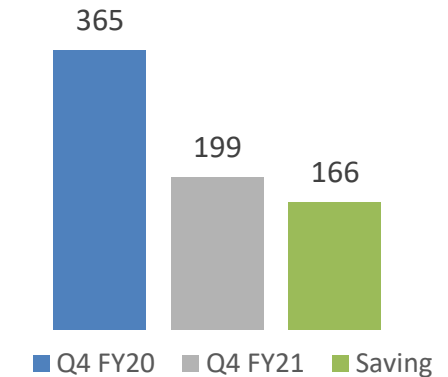


#### ROW business

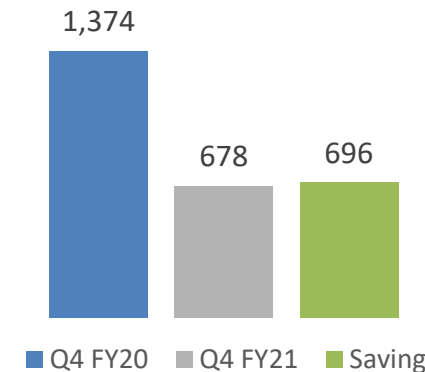
##### Employee Cost



##### Other Expenses



##### Total Expenses



**39% Savings in Q4FY21 compared to Q4FY20 (India+ ROW)**



### Cost Savings – FY21

#### Thomas Cook business across India

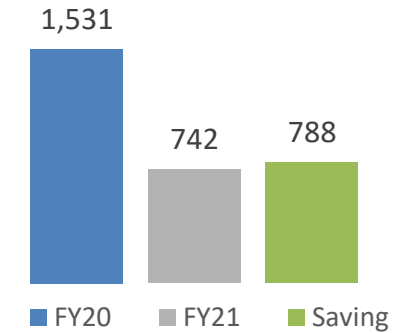
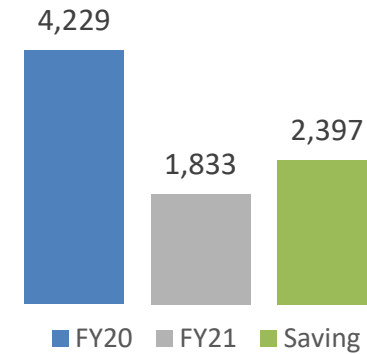
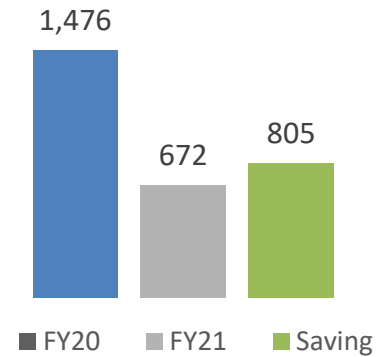
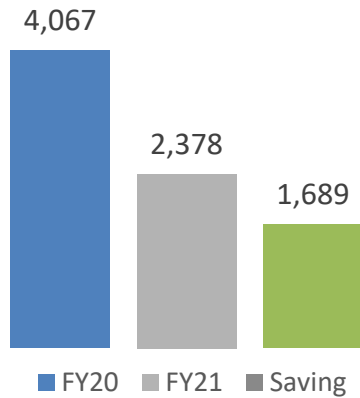
#### ROW business

##### Employee Cost

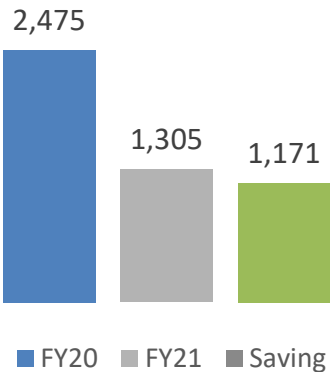
##### Establishment cost

##### Employee Cost

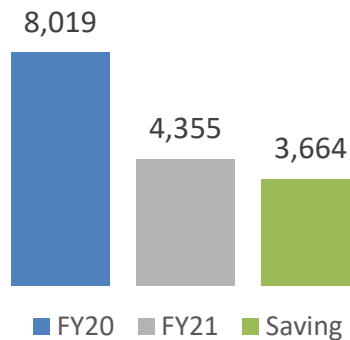
##### Other Expenses



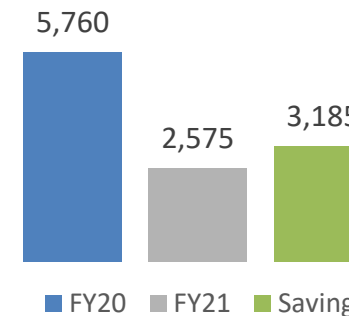
##### Other Expenses



##### Total Expenses



##### Total Expenses



**50% Savings in FY21  
(India+ ROW)**

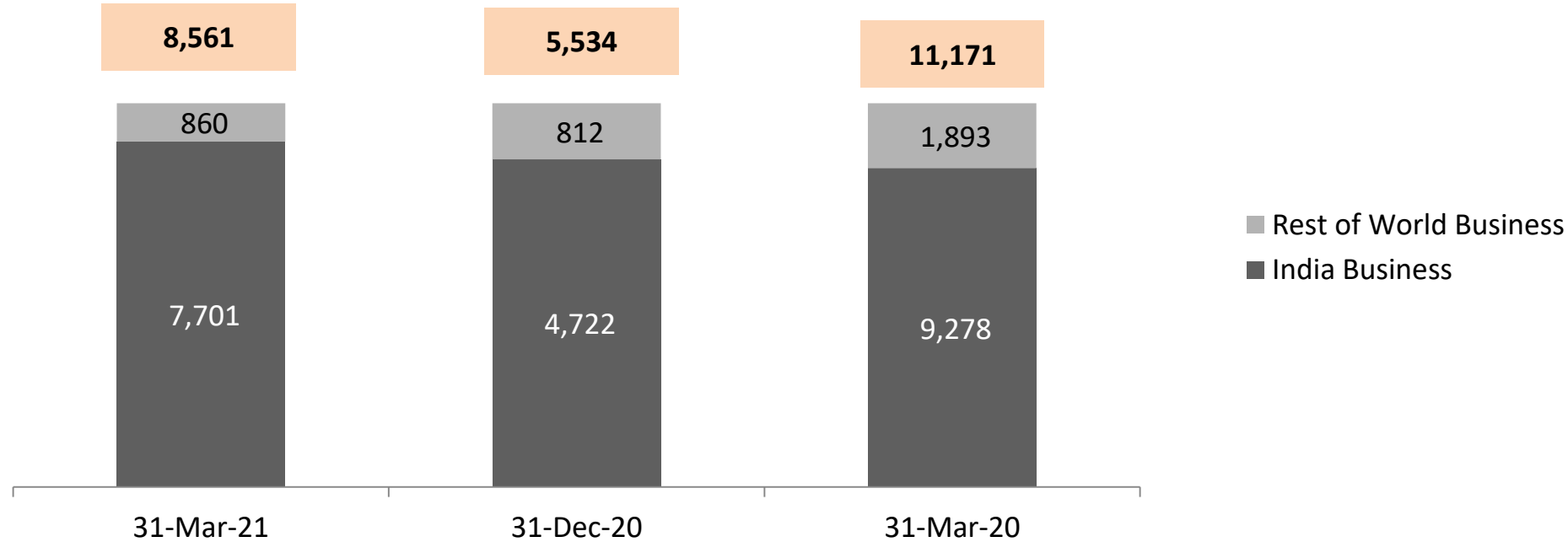
**Total savings of Rs 6.8 bn  
in FY21 (exceeding target  
of savings of 5.6 bn )**

\* Note : Numbers discussed are excluding Sterling, Rest of World business includes – DMS entities, DEI and Kuoni HK

# Cash & Bank investment details



## Closing Balance - Rs mn



Particulars (INR mn)	31 March 2021	31 Dec 2020	31 March 2020
Cash and cash equivalents	8,561	5,534	11,171

# Update on Business operations



## Business Operations

### Forex

- **Virtual branches** operational since June 2020: delivered a turnover of Rs. 400 Mn with 4000 transactions
- **Launched FXMate**, a digital tool and a first in the foreign exchange sector
  - equip B2B partners with forex services from their location.
  - Served to increase reach and customer base
  - Over 700 new partners have been on-boarded, generating over 2000 transactions.
- Introduced a **Customer Digital interface and Digital Payment Gateway** to facilitate contactless end-to-end transactions with the delivery of approx. 6000 transactions for FY21
- **Corporate E-invoicing** was introduced to facilitate timely payments during the pandemic

### MICE

- **Over 130 corporate tours, virtual, physical and hybrid events** have been delivered for international and India corporates by the Thomas Cook & SOTC MICE Teams (FY21) while ensuring health and safety protocols as per the Companies' Assured Safe Travel Program
- TCIL **ventured into the wedding business segment** and managed 3 wedding and related events in India during Q4 FY21
- SOTC operated a significant **MICE group of over 750 customers to Dubai** in January 2021 – the first physical event in the UAE post-pandemic. TCIL also conducted India's first physical MICE corporate events in Mumbai and Delhi in Q4 FY21
- TCIL's innovative **Gourmet Genie initiative** resulted in successful curation and delivery of over 4700 corporate gift hampers

### Holidays

- Thomas Cook & SOTC launched a **range of products to leverage the domestic opportunity** and encourage Indians to explore their own country, including: weekend breaks, safaris, drivecations, spa & wellness, outdoor adventure like biking/camping and river cruising; also exclusive private villa stays with a personal chef
- **Exclusive deals and discounts** were announced to catalyse bookings to domestic locations and the reopened international options of Dubai and the Maldives; also Egypt, Turkey and Russia with easing of travel restrictions

### Corporate Travel

- **New Booking Tool EVA**, was successfully deployed for 120 TCIL corporates; extended to SOTC's corporates for implementation
- The business launched multiple initiatives on **automation**
- Successfully managed sports movements including charters for the Indian Premier League (IPL 2021)
- **Central Service delivery structure** (where agents work remotely for customers through technology enablers is now live

### India Network expansion

- TCIL & SOTC opened 10 new owned and franchise outlets for their holiday businesses in FY21: including Mumbai, Noida, Gandhinagar, Prayagraj, Chandigarh, Nagpur, Varanasi, Kolhapur and Chennai



### DEI

- To cater to **maternity/newborn photography**, DEI launched **Mom 'n Toes**, a new vertical. It has on-boarded Medcare Women & Children Hospital, Dubai as its first partner
- DEI has **acquired 4 partners** during the quarter:
  - Imaging rights at The View at The Palm, Dubai
  - Dubai Parks and Resorts partnered with DEI for its photography operations
  - Grand Park Kodhipparu (exclusive imaging operations), via MMPL, DEI's presence in the Maldives
  - Snow City Salem for its photography operations; set to open for the public in Q1 FY22
- **DEI has renewed its partnerships** with:
  - At the Top, Burj Khalifa and Atlantis Dubai
  - Resort World Sentosa, Singapore; Macau Tower; Atlantis Sanya, China; Komtar Tower, Malaysia
  - 3 resorts in Maldives (through MMPL) – W Maldives, Amari Havodda and JW Marriott
  - USA: Smoky Mountain Observation Wheel, Anakeesta, Rock City, and Gaylord

### DMS

- Q4 FY21 saw continued pandemic related travel restrictions and lockdowns in primary source markets and most destinations, thus impacting sales in the DMS entities
- The APAC region managed limited business primarily from domestic markets; East Africa entity receiving charter business from Eastern Europe and the Dubai based DMS entity witnessing encouraging bookings from CIS countries
- With lower sales, focus at all DMS entities continued to remain on cost control and reduction during the quarter

### Awards

- The Thomas Cook India Group was honoured with the CNBC - ICICI Lombard India Risk Management Award Travel & Leisure category - for the 4th time
- Thomas Cook India was selected as winner of the silver award for Asia's Best Integrated Report (First Time) at the 5th Asia Sustainability Reporting Awards (ASRA)



### Partnerships, Innovation and new products-services:

- TCIL signed a strategic agreement with Destination Maldives to enhance visibility and visitations
- TCIL & SOTC launched Weekend Getaways with special offers to capitalize on the weekend/ extended weekend opportunities in 2021
- TCIL & SOTC's unique India Holiday Festival focused on the domestic potential – inviting Indians to explore the diversity of incredible India with a special One plus One offer
- To catalyse demand for the Maldives, TCIL & SOTC announced an unbeatable Full Holiday at Half the Price offer
- TCIL & SOTC announced Companion Free holidays to Dubai and select locations in India
- TCIL conducted India's first physical MICE event since lockdown in Mumbai - in partnership with Marriott and Delhi's first Travel Mart in partnership with Marriott and Tourism New Zealand
- TCIL & SOTC partnered with Air Asia and Sterling to launch its Summer Holiday Sale with a range of exclusive offers
- TCIL & SOTC launch attractive offers in association with Go Air, including 20% off on flights

### Social Responsibility: The Fairfax India Charitable Foundation (FICF) & its Dialysis initiative

- Based on the direction of the honorable Prime Minister Shri Narendra Modi, the Fairfax India Charitable Foundation (FICF), was set up in November 2016 by Thomas Cook India Group Companies and Fairbridge Capital Pvt., Ltd., to focus on improving dialysis access across the country – with a clear mission to raise the resources for and deploy 1000 dialysis machines pan India, to offer access to free/subsidized high quality dialysis to India's poorest. FICF, in this short span, has come a long way and will complete well over 70% of this target by 2021-22E

#### How the Dialysis Initiative will help:

- Will serve 36% of India's poorest, rural populations with dialysis access nearer their homes
- The 1000 dialysis machines are being deployed across 250 district hospitals that serve BPL patients
- Projects are executed and managed via a unique Public Private Partnership (PPP) model that harnesses government infrastructure, private sector expertise & financial support from corporates and individuals
- Sustainable dialysis access model pan India, serving over 225 districts across 25 states & UTs
- Over a 5-year time frame, this added dialysis infrastructure will deliver over 24 lac free/subsidized dialysis sessions to the poor, with an estimated patient savings of Rs. 480 crores Vs. current cost to patients





# Q4 & FY21 Performance



# Results – Q4 FY21 Consolidated

Particulars (Rs. mn)	Q4 FY21	Q4 FY20
Revenue from Operations	3,573.2	10,898.9
Other Income*	443.2	191.3
<b>Total Income from Operations</b>	<b>4,016.4</b>	<b>11,090.3</b>
Total Costs	4,172.3	11,254.9
<b>EBITDA</b>	<b>(155.9)</b>	<b>(164.6)</b>
Depreciation / Amortization	331.5	404.7
<b>EBIT</b>	<b>(487.4)</b>	<b>(569.4)</b>
Interest and Finance cost	156.3	241.3
<b>PBT (before exceptional)</b>	<b>(643.7)</b>	<b>(810.6)</b>
Exceptional Items^	(37.3)	(389.5)^
<b>PBT</b>	<b>(681.0)</b>	<b>(1,200.2)</b>
Tax expense	(474.8)	(1,040.6)
<b>PAT</b>	<b>(206.2)</b>	<b>(159.6)</b>

Particulars (Rs. mn)	Q4 FY21	Q4 FY20
<b>Segment Revenue</b>		
(a) Financial Services	277.2	646.3
(b) Travel and Related Services	1,886.9	8,647.7
(c) Vacation Ownership and Resorts Business	852.7	576.4
(d) Digiphoto Imaging Services	556.5	1,028.5
<b>Total</b>	<b>3,573.2</b>	<b>10,898.9</b>
<b>Segment Results (EBIT)</b>		
(a) Financial Services	35.6	140.4
(b) Travel and Related Services	(647.5)	35.7
(c) Vacation Ownership and Resorts Business	327.4	(14.1)
(d) Digiphoto Imaging Services	(132.8)	(182.3)
<b>Total</b>	<b>(417.3)</b>	<b>(20.3)</b>
<b>Less : Interest and Finance expenses</b>	156.3	241.3
<b>Less : Common Expenditure</b>	70.0	549.1
<b>Profit / (Loss) before tax</b>	<b>(643.7)</b>	<b>(810.6)</b>

\*Other income  
Mark-to-Market gain for the quarter and year ended 31 March 2021 on Qess Corp shares held by the Trust amounting to Rs. 205 mn is included in other income.

Q4 FY20 MTM loss of Rs 377 mn on account of movement in the market value of shares of Qess Corp is included in other expenses.

^ Exceptional Items  
Goodwill impairment loss related to Luxe Asia Private Limited subsidiary of Thomas Cook Lanka (Pvt) of Rs. 7.27 mn and impairment provision for invested amount and loans provided to Travel Junkie of Rs. 29.99 mn have been charged as an exceptional item for the quarter and year ended 31 March 2021

Q4 FY20 : One time cost of Rs. 250 Mn. on account of stamp duty payable pursuant to the Composite Scheme of Arrangement and Amalgamation and Rs 139.5 mn due to DEI Impairment on Intangible Assets

# Results –FY21 Consolidated

Particulars (Rs. mn)	FY21	FY20
<b>Revenue from Operations</b>	7,950.0	68,325.6
Other Income*	1,507.4	1,157.4
<b>Total Income from Operations</b>	<b>9,457.4</b>	<b>69,483.0</b>
Total Costs*	11,482.0	67,265.1
<b>EBITDA</b>	(2,024.6)	2,217.9
Depreciation / Amortization	1,480.5	1,505.8
<b>EBIT</b>	(3,505.1)	712.0
Interest and Finance cost	622.1	1,010.3
<b>PBT (before exceptional)</b>	<b>(4,127.1)</b>	<b>(298.3)</b>
Exceptional Items <sup>^</sup>	(37.3)	(389.5)
<b>PBT</b>	<b>(4,164.4)</b>	<b>(687.8)</b>
Tax expense	(1,212.6)	(509.9)
<b>PAT</b>	<b>(2,951.8)</b>	<b>(178.0)</b>

Particulars (Rs. mn)	FY21	FY20
<b>Segment Revenue</b>		
(a) Financial Services	1,083.6	2,927.3
(b) Travel and Related Services	3,489.0	57,428.6
(c) Vacation Ownership and Resorts Business	1,716.7	2,672.1
(d) Digiphoto Imaging Services	1,660.6	5,297.7
<b>Total</b>	<b>7,950.0</b>	<b>68,325.6</b>
<b>Segment Results (EBIT)</b>		
(a) Financial Services	141.1	959.0
(b) Travel and Related Services	(3,113.3)	1,374.5
(c) Vacation Ownership and Resorts Business	77.3	(282.7)
(d) Digiphoto Imaging Services	(493.4)	(50.8)
<b>Total</b>	<b>(3,388.4)</b>	<b>2,000.0</b>
<b>Less : Interest and Finance expenses</b>	622.1	1,010.3
<b>Less : Common Expenditure</b>	116.7	1,287.9
<b>Profit / (Loss) before tax</b>	<b>(4,127.1)</b>	<b>(298.3)</b>

\*Other income  
Mark-to-Market gain for the quarter and year ended 31 March 2021 on Qness Corp shares held by the Trust amounting to Rs. 669 mn is included in other income.

FY20 MTM loss of Rs 295 mn on account of movement in the market value of shares of Qness Corp is included in other expenses.

<sup>^</sup> Exceptional Items  
FY21: Goodwill impairment loss related to Luxe Asia Private Limited subsidiary of Thomas Cook Lanka (Pvt) of Rs. 7.27 mn and impairment provision for invested amount and loans provided to Travel Junkie of Rs. 29.99 mn have been charged as an exceptional item for the quarter and year ended 31 March 2021

FY20 : One time cost of Rs. 250 Mn. on account of stamp duty payable pursuant to the Composite Scheme of Arrangement and Amalgamation and Rs 139.5 mn due to DEI Impairment on Intangible Assets

## Management comments- Q4 FY21

**Mr. Madhavan Menon, Chairman and Managing Director, Thomas Cook (India)**

*Ltd., said, ““We are already seeing positive signs with the tapering of infection rates globally and travel reopening in select countries, albeit in an understandably careful and calibrated manner. Announcements of safe travel corridors, traffic light models, digital health passports and exemptions for vaccinated travellers are serving to build consumer confidence in travel.*

*This augurs well for the revival of the sector, with indications of international restart for India possibly around Q3 of FY22.*

*Fresh funding of Rs. 4,357 Mn from our parent Fairbridge Capital through preferential allotment of OCCRPS will help TCIL strengthen its balance sheet and leverage opportunities when travel demand returns.*

*Vaccination is critical in our journey to recovery. Our companies in India have commenced a vaccination program to cover our people and their families and are aiming at 100% vaccination on a priority basis.”*





## Portfolio Investment

- Sterling Holiday Resorts Limited



# Portfolio Investments – Vacation Ownership & Resorts



Key Indicators	FY20	Q4FY21	FY21
New members additions (Nos)	3,253	742	1,639
Cumulative member base	90,339	91,978	91,978
Average unit realization (Rs lacs)	3.52	2.3	2.4
<b>Resort Occupancy</b>	64%	<b>54%</b>	43%
<b>Average Room Rent (ARR) (Rs)</b>	4,392	<b>4,259</b>	4,306
<b>No of Rooms</b>	2,368	<b>2,289</b>	2,289

Key financial Indicators (Rs mn)	FY20	Q4FY21	FY21
Revenue from operation	2,672.1	852.7	1,716.7
EBIT	(282.7)	327.4	77.3

## Key Highlights – Q4

- Sterling reported profit at EBIT of Rs. 77 Mn in FY21 Vs. loss of Rs. 283 Mn in FY20
- Occupancy rate was higher at 54% in Q4 FY21 against 40% in Q3 FY21
- Resort revenues for Q4 increased by 13%
- Sterling Palm Bliss, Rishikesh was added into the resort bouquet during the quarter
- Membership volumes grew 20% with the introduction of the 10-year Vantage membership in Q3

Note: The quarterly results include the impact of onetime items like cancellation of dormant/delinquent memberships, write back of excess provisions of stamp duty, Impairment of old CWIP and of investment in subsidiary



# Current Resort Network (2200+ Operational rooms)

**Riverfront & Heritage**      **Jungle**      **Beach**      **Mountain**



Anaikatti (L)	Corbett (L)	Puri (O)	Dharamshala (L)
Palavelli (L)	Sariska (MC)	Goa (L)	Manali (O)
Guruvayur (MC)	Thekkady (MC)	Karwar (L)	Mussoorie ((O)
Jaipur (MC)	Kanha (L)		Nainital (L)
Rishikesh (MC)			Kufri (L)
			Gangtok (MC)
			Darjeeling (O)
			Lonavala (L)
			Ooty (O)+(O)
			Yercaud (O)
			Kodai (O)+(O)
			Yelagiri (MC)
			Munnar (O)
			Wayanad (O)
			Mount Abu (L)
			Srinagar (MC)
			Rajakkad (MC)







## Supplementary Information



# Innovation & Reimagining Business

The company has taken several measures adapting to the new normal by re-imagining businesses and capabilities with a primary focus on ensuring health and safety at every stage

FOREX	MICE	Holidays	Business Travel
<b>Re-imagine</b>			
<ul style="list-style-type: none"> <li>▪ <b>Omni – Channel solution</b> for a <b>contactless journey</b> for customers to transact</li> <li>▪ <b>B2B Tool</b> to increase footprints and customer touch-points.</li> <li>▪ <b>Virtual Branches</b></li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>Focus on Domestic destinations</b></li> <li>▪ <b>Innovative customer engagement</b> (Dream Voucher, Digital events and engagements, Staycations, Gourmet genie)</li> <li>▪ <b>Contactless customer experience</b></li> <li>▪ Virtual incentive platforms, advanced health &amp; safety measures &amp; new age technologies</li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>Omni Channel sales</b></li> <li>▪ <b>Contactless customer experience</b></li> <li>▪ <b>Virtual branches</b></li> <li>▪ <b>Innovative products</b>(Workations, Wellness, Staycations, Experiential Stays, Pilgrimage Tours &amp; Affordable Luxury )</li> <li>▪ <b>Integration across SOTC and TCIL</b></li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>Process reinvention:</b> Digitization of sales lifecycle                             <ul style="list-style-type: none"> <li>▪ off-site model with bots for invoicing, refunds</li> <li>▪ streamlined processes &amp; automated credit flow on a single platform</li> </ul> </li> <li>▪ <b>Contactless customer experience</b></li> <li>▪ <b>Technological integration with clients</b></li> </ul>
<p>The E-Commerce business to support the growth of virtual agent network for contactless customer interactions across Holidays, Forex and Visa - sales &amp; service coupled with integration of shared services of TCIL/SOTC will drive potential savings</p>			
<b>Rebuild &amp; Grow</b>			
<ul style="list-style-type: none"> <li>▪ <b>Technology driven business growth</b></li> <li>▪ <b>Build Scale</b></li> <li>▪ <b>Quality service</b></li> <li>▪ <b>Improve productivity/Efficiency</b></li> <li>▪ <b>Frugal Mindset</b></li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>Opening up of a few international destinations</b></li> <li>▪ <b>Leverage capability &amp; connect</b></li> <li>▪ <b>Drive automation</b> to improve cost efficiency &amp; productivity</li> <li>▪ <b>Multi skilled human resource base</b></li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>Cost Focus &amp; Improved productivity</b></li> <li>▪ <b>Drive automation</b> to optimize the integration.</li> <li>▪ <b>Rebuild scale</b> as market bounces back</li> <li>▪ <b>Leverage national and regional presence</b> to drive domestic business</li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>Cost Focus &amp; Improved efficiency</b></li> <li>▪ <b>Drive Automation</b> to optimize opportunities of cost reduction</li> <li>▪ <b>Rebuild scale</b> as market bounces back</li> </ul>

# Entrenching technology for perpetuity in savings

## Tech enabled customer journey



### Interact

- **Contactless booking capabilities across products and services** to provide omni channel experience
- **Virtual Agents** for Forex services
- **Web and mobile Apps** for customer interactions
- **Chat BOTS**

### Analyze

- **Advanced analytics** for
  - Sales lead prioritization and management
  - Focused CRM
  - Efficient inventory management

### Service

- **Efficient Lead Management**
  - Customization Tool for sales force
- **Automation driven operational** management
- **Self-service** using website & mobile apps
- **Contactless services** in Forex
- **Robotics** for quality checks & reconciliations

## Leverage & Enhance Existing technology

- **Thomas Cook India group has been consistently driving its agenda towards automation and digitalization**
  - This created a strong foundation to implement additional technology driven scalability across functions

- **Adoption of cloud based technology to drive agility and scalability** in the digital journey driven by an opex led investments

- **Drive centralization** of business processes and functions by way of intelligent automation and virtual robotic workforce

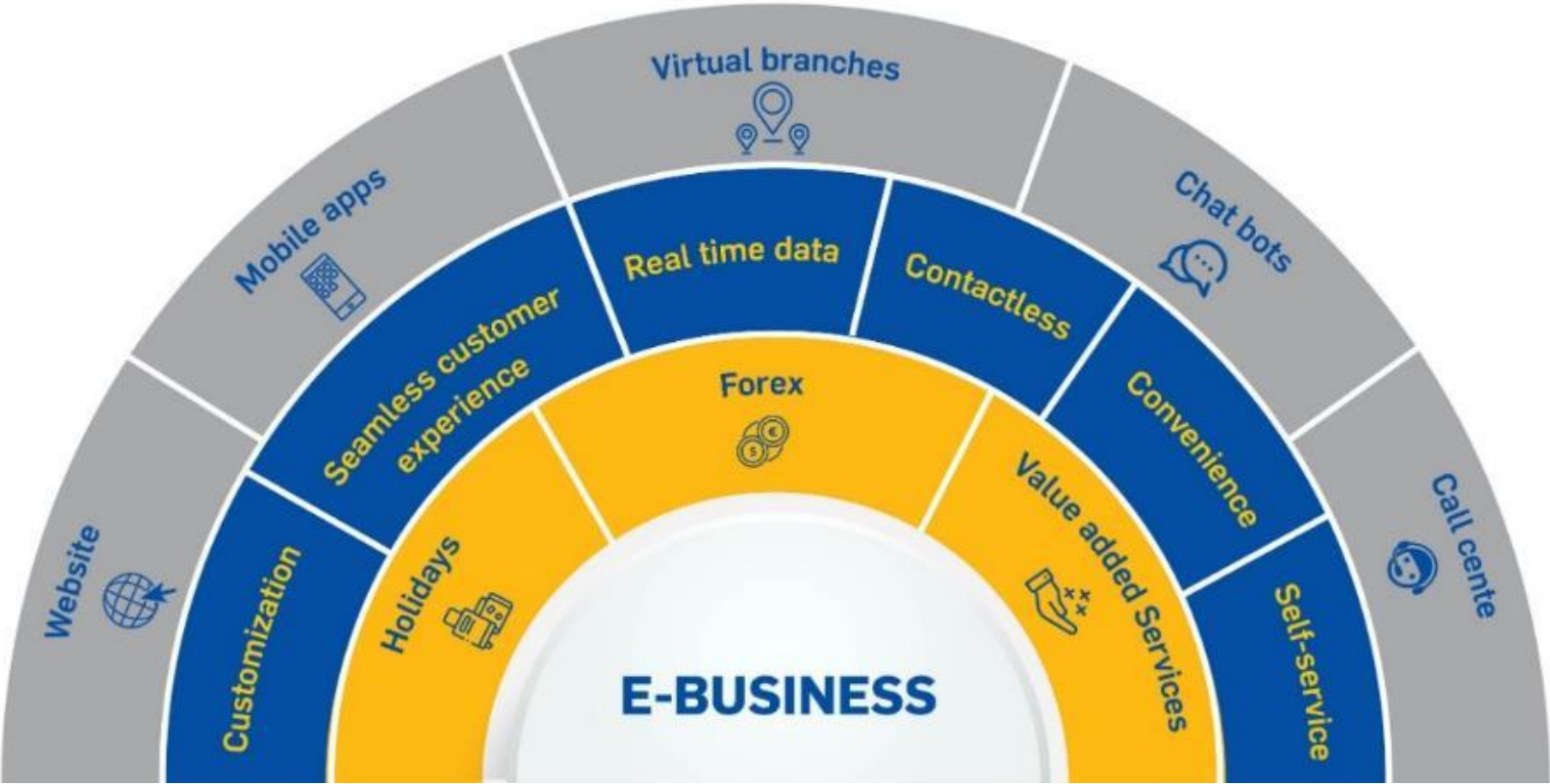
- **Consolidation of CRM & product teams** across TCIL & SOTC

- **Process reinvention interlaced with digital solutions**



# Driving Business through Digitization

Accelerated deployment of end to end Digital solutions & processes completed across business lines to ensure seamless delivery of contactless, scalable, secure solutions to customers in line with the new normal



# Contact Us

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