



NetSol Technologies

Special Conference Call

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SAFE HARBOR STATEMENT

This presentation may contain forward-looking statements relating to the development and implementation of the Company's products and services, completion of contracts, projected revenues, future operation results and product and services outlook, including statements regarding the Company that are subject to certain risks and uncertainties that could cause actual results to differ materially from those projected. The words "believe," "expect," "anticipate," "intend," variations of such words, and similar expressions, identify forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995, but their absence does not mean that the statement is not forward-looking. These statements are not guarantees of future performance and are subject to certain risks, uncertainties, and assumptions that are difficult to predict. Factors that could affect the Company's actual results include the progress and costs of the development of products and services and the timing of the market acceptance. Any forward-looking statements contained herein speak only as of the date hereof. The Company undertakes no obligation to update or review any forward-looking statements.

AGENDA

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Implementation Overview

2

NFS Ascent™ Overview

3

Product Portfolio

4

Financial Overview

5

Sales and Marketing

6

Question and Answer Session

MULTI-COUNTRY MULTI-YEAR CONTRACT



\$100
Million*

NFS Ascent™

Represents the largest contract in our history;
Watershed moment for NFS Ascent™

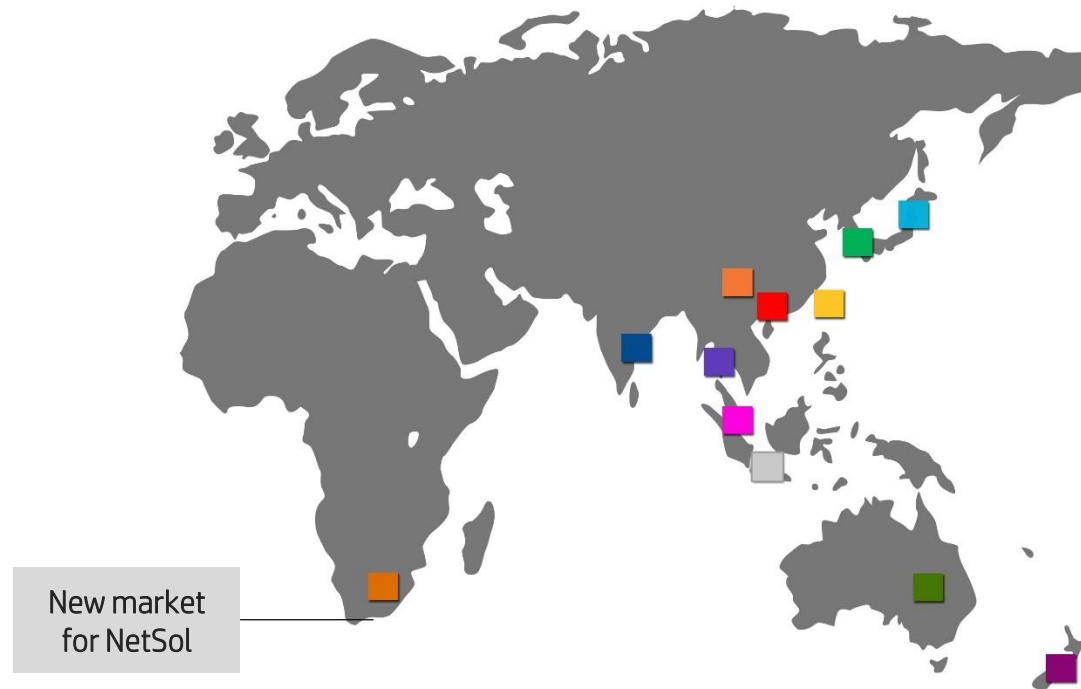
12 Countries











Strong endorsement from long-standing client;
Upgrading in 11 countries, adding one new country

5 Years

Landmark agreement expected to help NetSol
continue to grow moving forward

12 COUNTRY IMPLEMENTATION



Thailand	Taiwan	Australia	Singapore	Korea	China	Japan	New Zealand	India	Malaysia	Hong Kong	South Africa
											

OUR PRODUCTS

NFS | Ascent

NFS
NETSOL FINANCIAL SUITE

LeasePak

LeaseSoft®
Seamless Efficiency

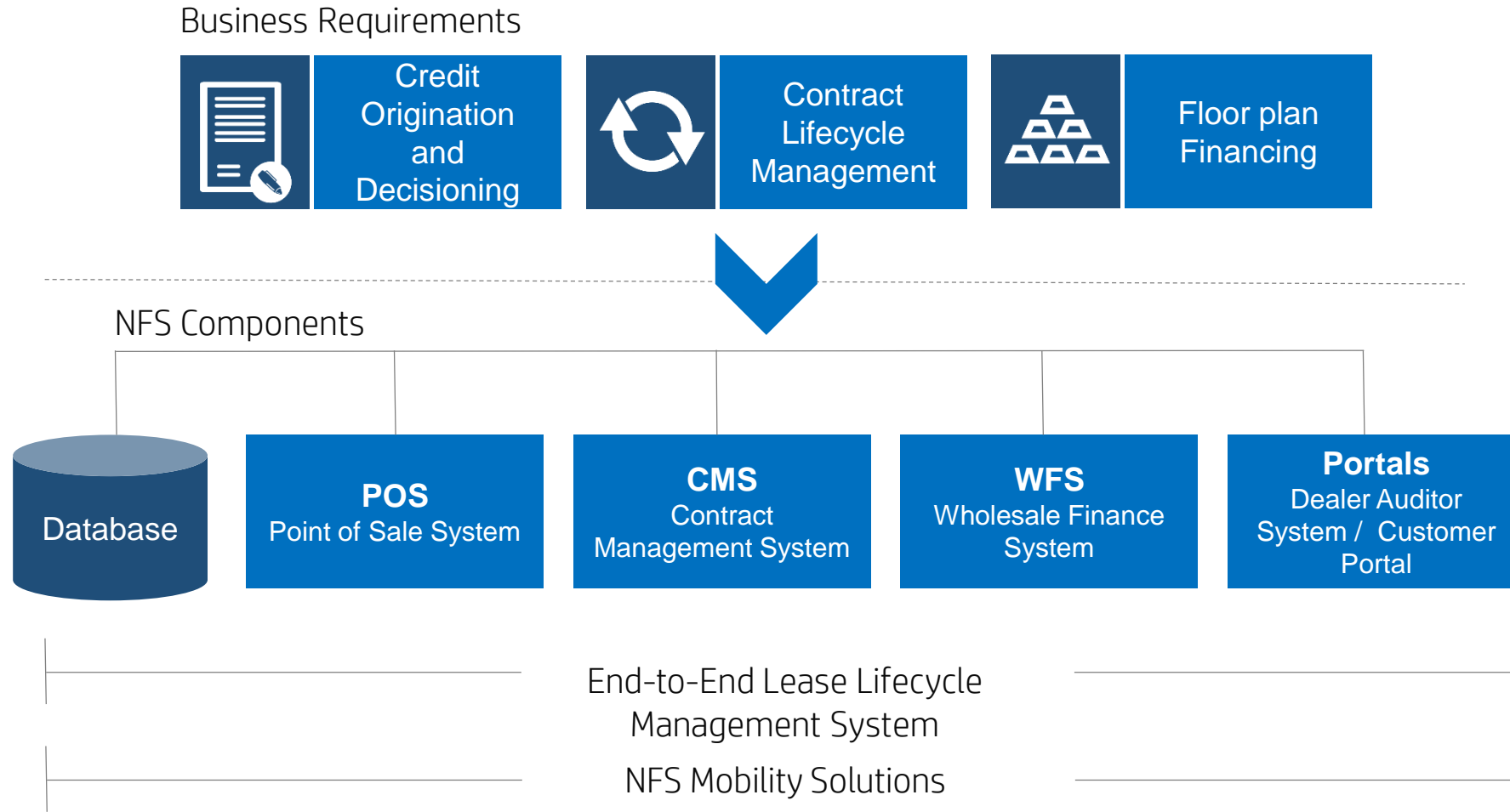
OUR NEXT-GENERATION SOLUTION



Ascent possesses incomparable computing power with three exceedingly dynamic and programmable work engines for managing the most complex of leasing/financing cycles; from quotation origination through to the completion of the contract, at any level of complexity. Ascent is the sum of different applications, each of which is a solution to a particular problem in itself, however when combined, Ascent is the leasing tool for the future. It takes complexity out of the user experience, delivering a simplified, user-friendly web based application which is unique and perceptive at any volume level.

- Designed based on the company's collective experience with global Fortune 500 companies
- Software applications deployable independently or together
- Platform's framework allows for rapid transformation of legacy driven technology

OUR NEXT-GENERATION SOLUTION



OUR NEXT-GENERATION SOLUTION

LOS

Loan Origination
System

A highly agile, easy-to-use, web-based application – also accessible through mobile devices – Ascent's Loan Origination System (LOS) delivers an intuitive user experience, with features that enable rapid data capture.

CMS

Contract Management
System

Ascent's Contract Management System (CMS) is a powerful, highly agile, functionally rich application for managing and maintaining detailed credit contracts throughout their lifecycle – from pre-activation and activation to maturity.

WFS

Wholesale Finance
System

The system provides a powerful, seamless and efficient system for automating and managing the entire life cycle of wholesale finance. With floor planning, dealer and inventory financing, it is ideal for a culture of collaboration.

PRODUCT PORTFOLIO

Continuing to Support and Upgrade Solutions

Primarily APAC Offering



- A robust suite of five software applications
- Each application is a complete system in itself
- Can be used independently to address specific sub-domains of the leasing/financing cycle.

North America
Product Offering

LeasePak

- Deployed as On-premise and as SaaS solution
- Scalable from a basic offering to a collection of highly specialized add on modules
- Partial technology set upgraded to Dot Net

Europe
Product Offering

LeaseSoft®
Seamless Efficiency

- In addition to NetSol's other products, NTE also offers:
 - LeaseSoft Portal
 - LeaseSoft Document Manager
 - LeaseSoft Auto-Decision Engine
 - LeaseSoft EDI Manager
 - Evolve

FINANCIAL OVERVIEW

Roger Almond - CFO



NFS ASCENT CONTRACT

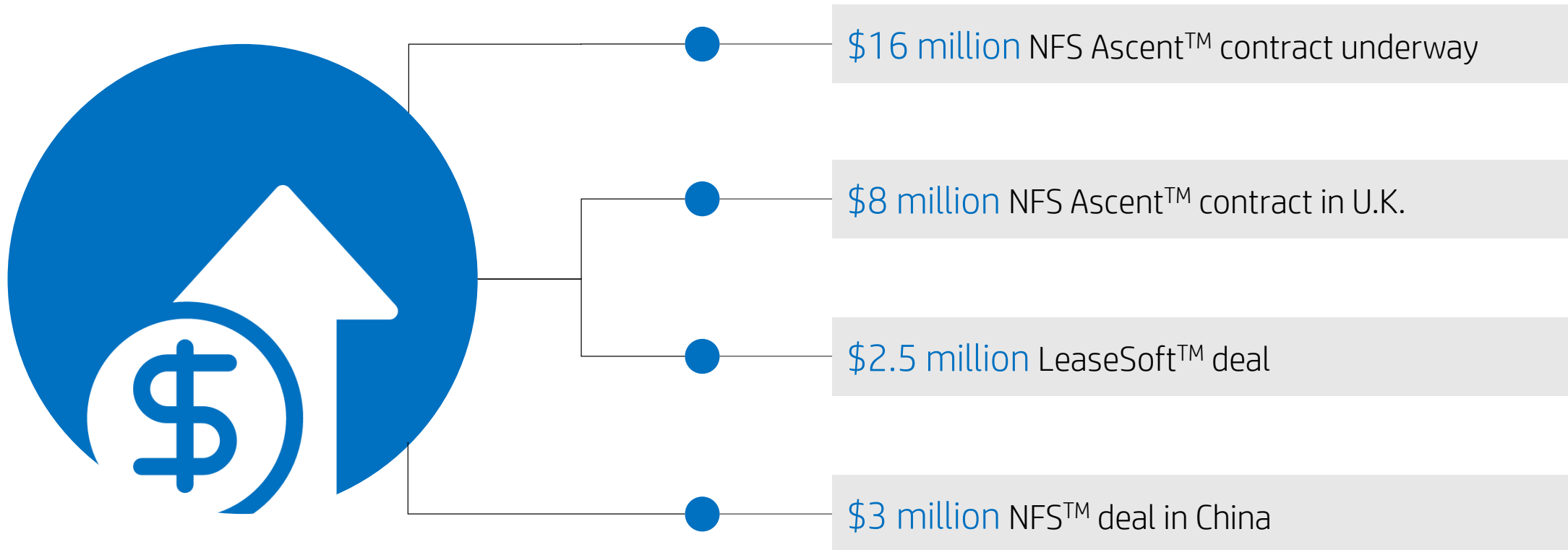
- \$100 million dollar contract valued based on today's Euro
- Customization and services anticipated to be more than \$20 million
- Services and customization work will likely grow; provides for further potential upside in the contract
- Maintenance recognized over 10-year period, increasing from year five through 10

NFS | Ascent

> \$100
Million*

BUILDING REVENUE BASE

Recently Signed Contracts

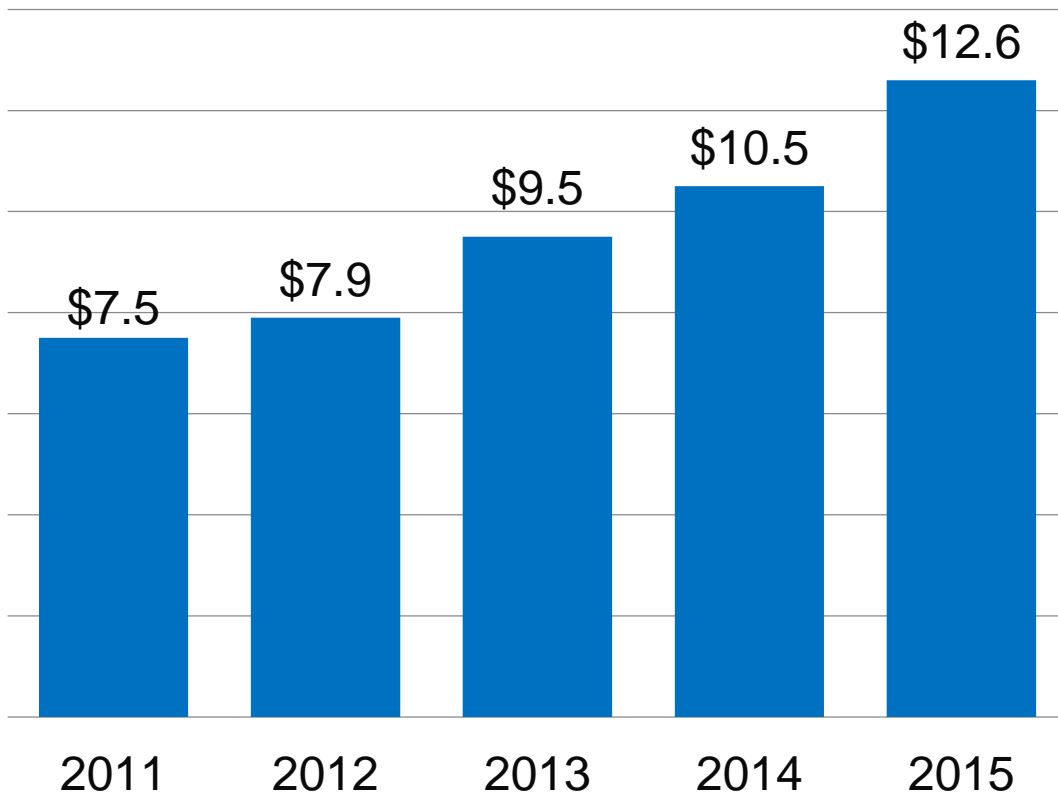


Does not represent all deals. Provided for illustrative purposes.

BUILDING REVENUE BASE

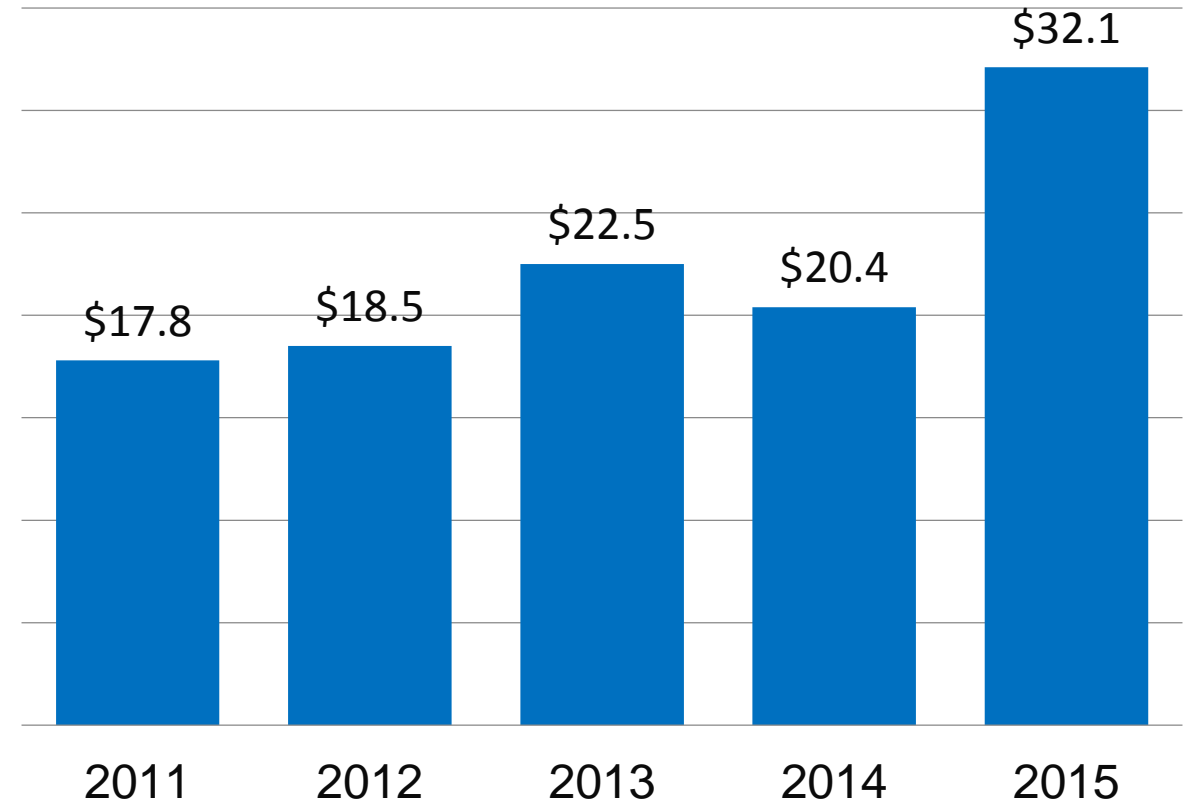
Total Maintenance Revenue

\$Millions



Total Service Revenue

\$Millions

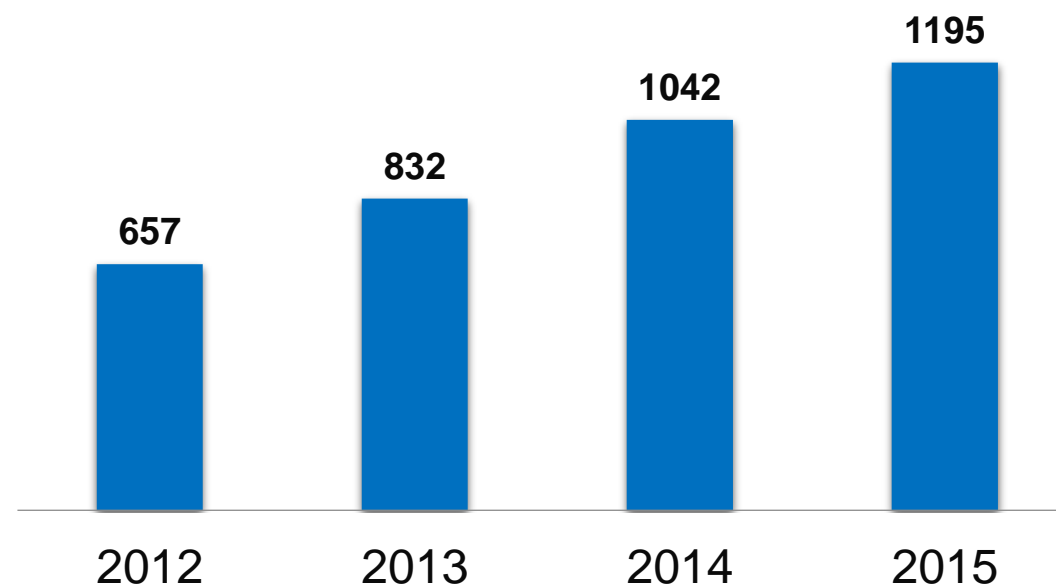


TALENTED TECHNOLOGY TEAM

Bulk of Hiring Complete

- Ramped up hiring to serve multiple complex implementations concurrently
- IT project and technical personnel include 870 employees dedicated to NFS™ and NFS Ascent™ at FY 2015 year-end
- Focused on building leverage into model
- Improved IT employee turnover from almost 20% in 2012 to less than 8% today

Investment in Technical Staff



EXPANDED DELIVERY CAPABILITY

- Constructed adjacent facility with covered area of approximately 90,000 square feet on Lahore Technology Campus
- Added additional staff in Karachi
- Built out delivery center in Bangkok and Beijing
- Increased presence in Australia, UK and US



Global Locations

SALES AND MARKETING

Naeem Ghauri – Head of Global Sales



GLOBAL CUSTOMERS

Auto Finance



Bank



Equipment Finance



Does not represent all customers. Provided for illustrative purposes.

NEW BUSINESS

Region and country specific implementations

- Global framework agreements provide opportunity
- Client history within specific regions

Higher magnitude, more complex implementations with NFS Ascent™

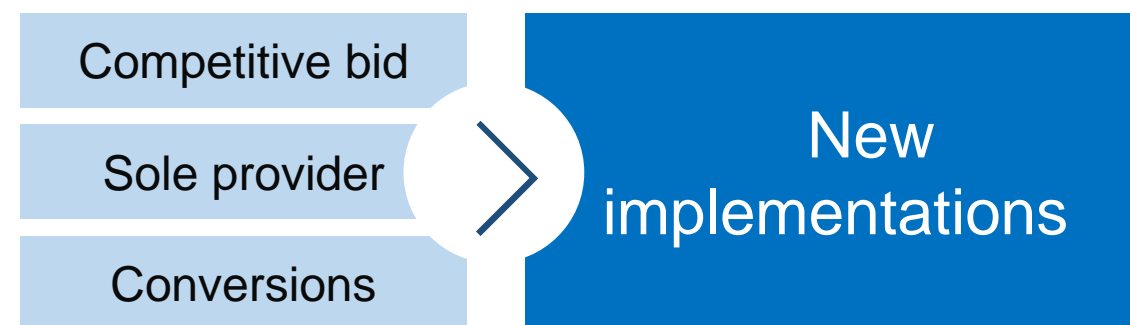
- Services revenue playing a larger role

Continued support for NFS, LeaseSoft and LeasePak

- Leasing and financing growth plays important trend
- IT refresh cycle and specific market needs drives requests

Legacy system conversions

- Established upgrade pathway for clients



CONCLUSION



Global opportunities for growth
Highly competitive solution in
NFS Ascent

Demand for portfolio
solutions



Offshore delivery builds
leverage in model

End of large infrastructure
investment



Improving financial outlook



Emerging from transition period
Gaining references sites



Numerous multi-country
implementations with global
companies

Strong maintenance and
service revenue



Average deal size is growing

More consistent revenue flow
over longer period with next-
generation product



Favorable industry trends

Easing of restrictions in China,
changing consumer purchasing
in APAC countries, improving
financing and leasing markets
and technology refresh cycle

CONTACT INVESTOR RELATIONS



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