

To,
The Manager
National Stock Exchange of India Ltd
Exchange Plaza, Plot No.C-1, G Block
Bandra Kurla Complex, Bandra (East),
Mumbai - 400 051

Date: 21st June 2022

Security Code: ONEPOINT

Sub: Investor Presentation.

Ref.: Regulation 30 (Disclosure of event or information) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Dear Sir/Madam,

Pursuant to Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith Investor Presentation for your information and records.

Thanking you,
Yours faithfully,
For One Point One Solutions Limited



Pritesh Sonawane
Company Secretary & Compliance Officer
Place: Mumbai

ONE POINT ONE SOLUTIONS LTD

(Formerly One Point One Solutions Pvt. Ltd.)

Corporate Office : C 42, TTC Industrial Area, MIDC, Village Pawane, Navi Mumbai 400 705, INDIA
T. 022 6687 3800 F. 022 6687 3889 CIN. L74900MH2008PLC182869 www.1point1.in

Registered Office : T-762, 6th Floor, Tower No.7, International Infotech Park, Above Vashi Railway Station, Vashi, Navi Mumbai 400 703.

Mumbai . Gurgaon . Indore . Bangalore . Chennai



One Point One Solutions Ltd.

Business Process Partners

**“The innovative
I.T.E.S company”**

Investor Presentation

June 2022

01. About Us

Introduction | Vision & Mission | Company highlights | Our Journey | Our Team

02. Business Overview

Business Overview | Services Offered
Business Solutions | Solving Client Challenges | Industries Served | Clientele | Partnering with Government | Competitive Edge

03. Industry Overview

Overview of Sector | Key highlights | Market and Opportunities

04. Financial Overview

Annual Financials - Profit & Loss | Balance Sheet | Key Charts

05. Key growth Drivers

Transformation | Way Forward - Key Growth Factors



OUR VISION

To be the most dynamic and profitable partner for business management services, revolutionising the future of BPM through technology

OUR MISSION

To continually add value for clients and shareholders by nurturing our talent pool.

Our Revolution is Constant Evolution

We are pushing our boundaries. Walking on the edge of tomorrow. Challenging ourselves to innovate and create.

There is a shift in who we are. A change in how we communicate.

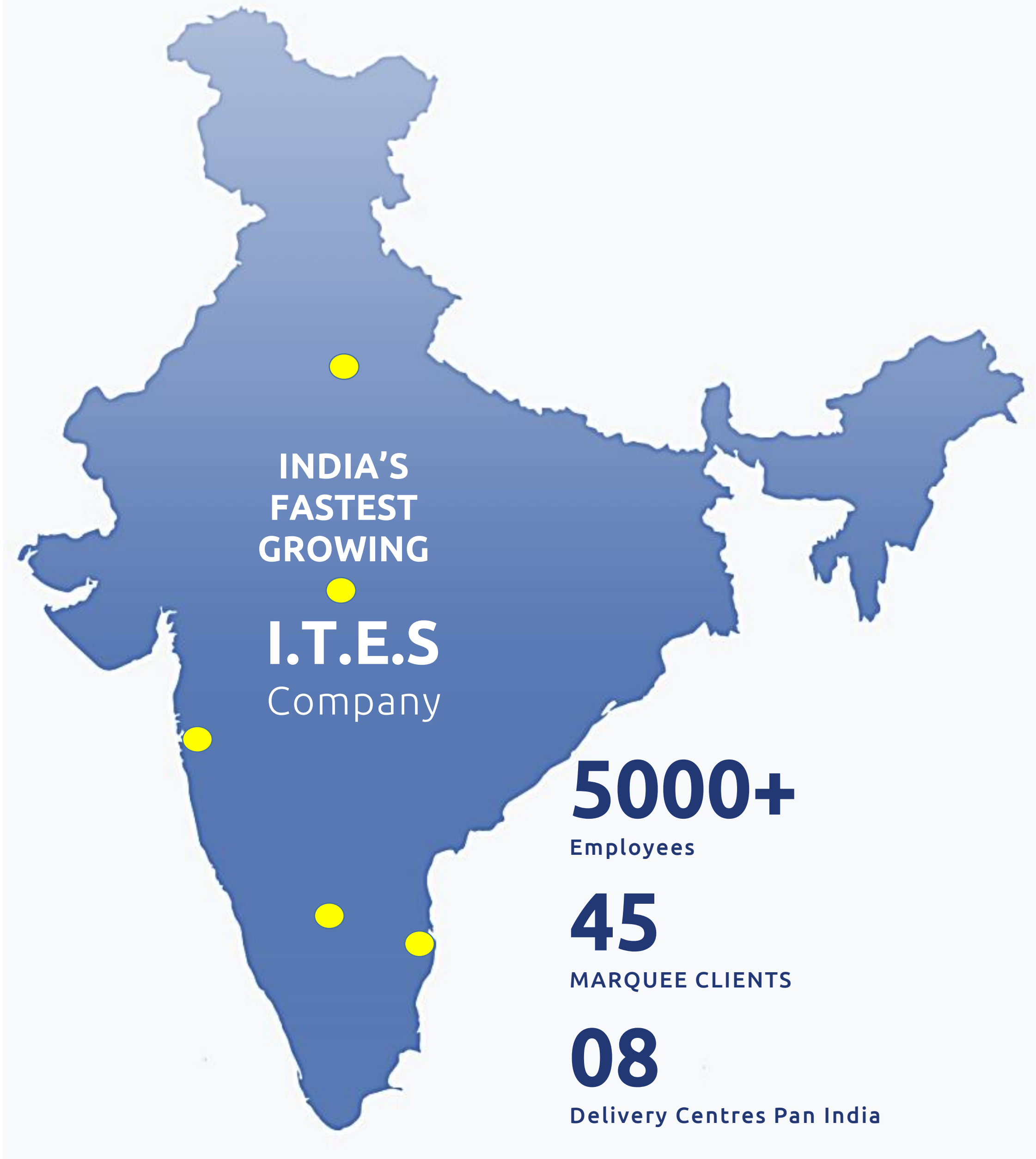
A transformation that is constant. That drives us to crest the wave. Adapting to what faces us.

Changing to encompass the unknown. Evolving to the next



About Us

Key highlights



5000+
Employees

45
MARQUEE CLIENTS

08
Delivery Centres Pan India

200Mn
transactions a year

In **12**
regional languages

Compliant
with ISO 9001:2015 &
ISO/IES27000:2013

58
Unique processes

 **NSE**
Publicly Listed BPO

2,200seats
Navi Mumbai - 1 location

1,300seats
Gurgaon - 1 location

450seats
Chennai - 1 location

1,300seats
Bengaluru - 3 locations

250seats
Indore - 1 location

+5500seats
Total

2008

The business takes shape



INCORPORATION

1Point1 was originally incorporated as DSA Learning Systems Private Limited at Mumbai, Maharashtra as a Private Limited Company.

AWARDS; SEAT ADDITION

- Company was awarded the Best Partner Collections, Tata Teleservices.
- **Seat capacity:**
- Navi Mumbai: 850
- Indore: 250
- Bengaluru: 350
- Gurgaon: 1300



2014-15

Young but raring to go
New seats capacities created in Navi Mumbai, Indore, Bengaluru and Gurgaon

2017

Listed on the NSE Emerge Platform



ON THE GROWTH PATH

- Navbharat SME Business Excellence Awards 2017
- Launched Intelligent VR.
- **Seat capacity enhanced:**
Navi Mumbai : 1350 seats

NEW GROWTH SECTORS

- Increased business in BFSI segment.
- Improved Self realization for 75% of the business.
- **Seat capacity enhanced:**
Bengaluru : 850

2018-19

Foray into new segments and increasing utilization
Company moves to Main Board of NSE



NEW GROWTH DRIVERS

- I.T. services vertical
- Omni channel solutions
- **New / enhanced seat capacity**
Navi Mumbai: 2000
Bengaluru: 1300
Chennai: 450
Navi Mumbai: 2000

2020-21

Going Omni Channel
Seat capacities enhanced across centres





Our Team

AKSHAY CHHABRA

Chairman & Managing Director

Akshay Chhabra is the founder and promoter of 1Point1 Solutions Ltd. As a young engineer, Akshay strode off the beaten path and let his entrepreneurial instincts take over. 1Point1He holds a degree of B.E. (Electronics Engineering) from the University of Mumbai. He is the guiding force behind the strategic decisions of our company and has been instrumental in planning and formulating the overall business strategy and developing business relations of our company.

As the CMD of 1Point1, he focuses on technology-driven innovation to build efficiencies and surge ahead in the BPM space. Moreover, his understanding of business finance readies the company to take on new challenges in a dynamic market.

A key area for him is the identification of new business opportunities and transforming them into real-life conversions. Akshay's leadership is invaluable in aligning the company with its strategic vision fostering the cognitive company culture at 1Point1 Solutions Ltd.

“Increasing capacity utilization and service offerings, New Client addition will propel us to a +30-40% CAGR over the next 3-5 years ”

Key Management Team



AKASHANAND KARNIK
Chief Operating
Officer

Over a career spanning 15 years, Akash led BPMs to 10X growth, built brands and grew the domestic market.

He has headed business operations and sales for India in companies such as D&B, E-Serve and GTL. Besides business development, Akash holds wide experience in building Customer-Lifecycle Management solutions across verticals like BFSI, Telecom, Airlines, E-Commerce, and Consumer Durables.

Akash is an engineer with a post-graduation in Business Management.



SUNIL KUMAR JHA
Chief Financial
Officer

Formulating the financial plans of The company on its roadmap to growth

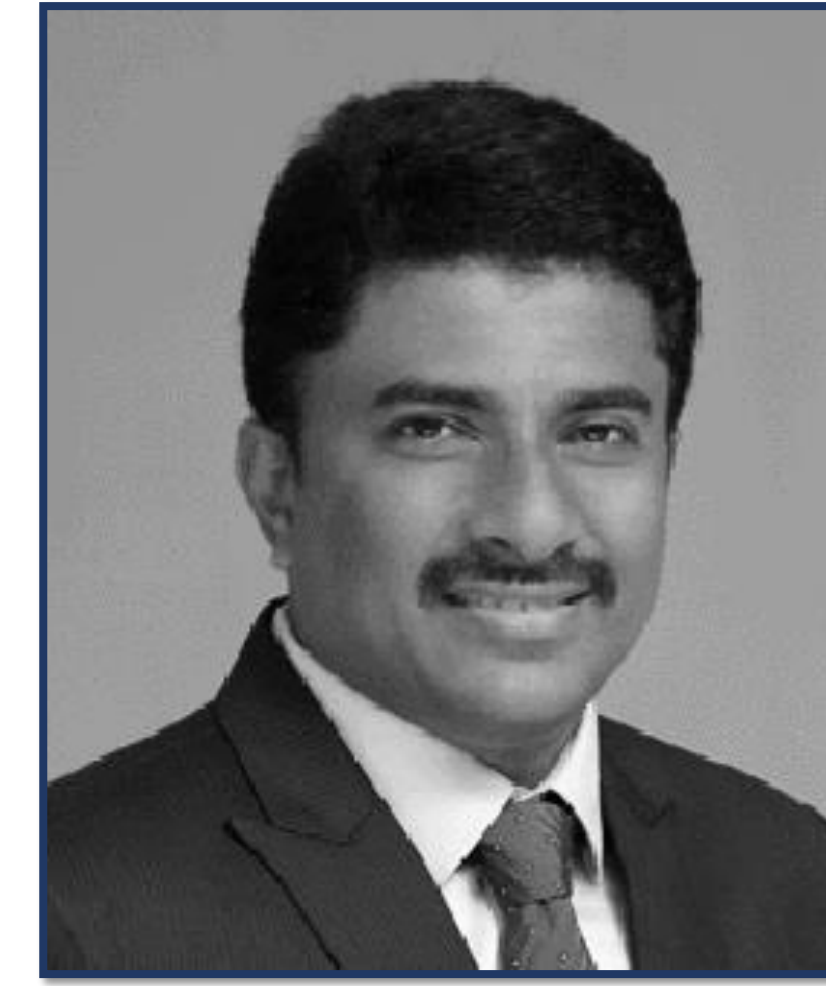
Sunil Kumar Jha is an Chief Financial Officer of the Company. He is a qualified Chartered Accountant from the Institute of Chartered Accountants of India.



SAMIT CHAKRAVARTY
Chief Information &
Technology Officer

Samit Chakravarty's propensity for innovation has brought various technical developments to life. He manages the company's systems-related requirements including the work network, the customised CRM and the in-house dialler.

In addition, he has taken up the virtualisation of all company assets to provide consistent and scalable software services delivery, business intelligence and security systems. Samit is a B.Sc graduate from Mumbai and a successful GNIIT-ian. His experience is spread across Telecom Networking, Switching, Routing & CRM Development.



K.S. SRIKUMAR
Chief Sales &
Strategy Officer

Srikumar is a seasoned executive with an enviable track record of over 27 years delivering transformational business value to clients and internal teams alike. In this assignment, Sri is vested with growing the customer base, solutions and geographical footprint of 1Point1 in line with its strategic business and growth goals.

Sri has led operations, business development and growth efforts for marquee players in the ASEAN Telecom and BPO space managing Voice and non-voice streams delivering gazelle results. He has pioneered BPO solutions in the Indian Media sector and in addition implemented high value Client lifecycle management solutions for clients in over 11 industry verticals.

Key Management Team



MOHIT KHATRI
Vice President
Sales & BD



ABHIJEET DUTTA
Vice President
Operations



VIKAS TALIKOTI
Vice President
Operations



CHARUDATTA R
Asstt. Vice President
Business Development



ABDUL AZEEM A
Asstt. Vice President
Operations



VISHAL BUDHWANI
General Manager
Operations

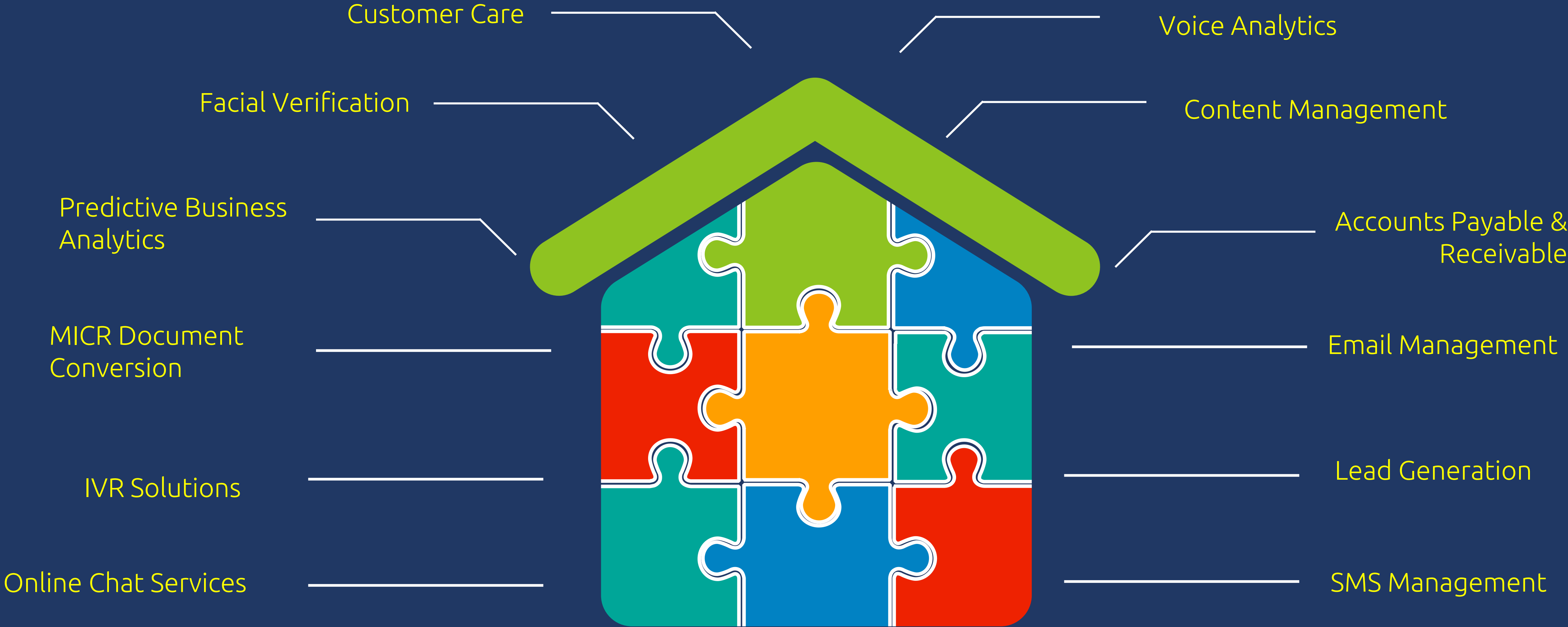


Our Core Services



Multiple Services Offered Under One Roof

[POINT]





Contact Centre Services

1Point1 is constantly working with clients to deliver highly customer centric services, to help meet their priorities, achieve SLAs and operational excellence

Key scope of work:

- Debt Management & Collection
- Contact Centre Proceedings
- Sales & Lead Generation
- Generate Sales



Finance & Accounting Services

1Point1 is redesigning finance and accounting processes to make them more efficient, value-adding and cost-effective. By integrating automation, analytics and artificial intelligence with key Finance & Accounting functions.

Key scope of work:

- Accounts Receivables & Payables Management
- Bank Reconciliation
- Financial Reporting
- Attain transformational goals of the organization.



Back Office Services

1Point1 concentrates on core business activities and ensures the client competitive advantage in managing administrative functions and customer interactions.

Key scope of work

- Comprehensive suite of processes
- Website improvisations
- Digital visitor management
- Manage & Optimize Social Networks



Business Solution

1Point1 helps clients achieve optimized business process and future growth by investing in the earliest stage disruptive tool. This helps in managing the risks of evolving technologies and stay relevant in an every progressive industry.

Key scope of work

- Customer workflow management
- Scale up digitalization
- Use of speech analytics for behavioural patterns
- Quality at the forefront



Telephony Solution

- Flexible & Agile Systems
- Unified Telephone Services:
- Inbound/ Outbound/ Voice Recording



Social Media Integration

- Unified CRM to Facebook, Twitter, etc.
- Behaviour Analytics.
- Base Management System.



Chat/ Email Platform

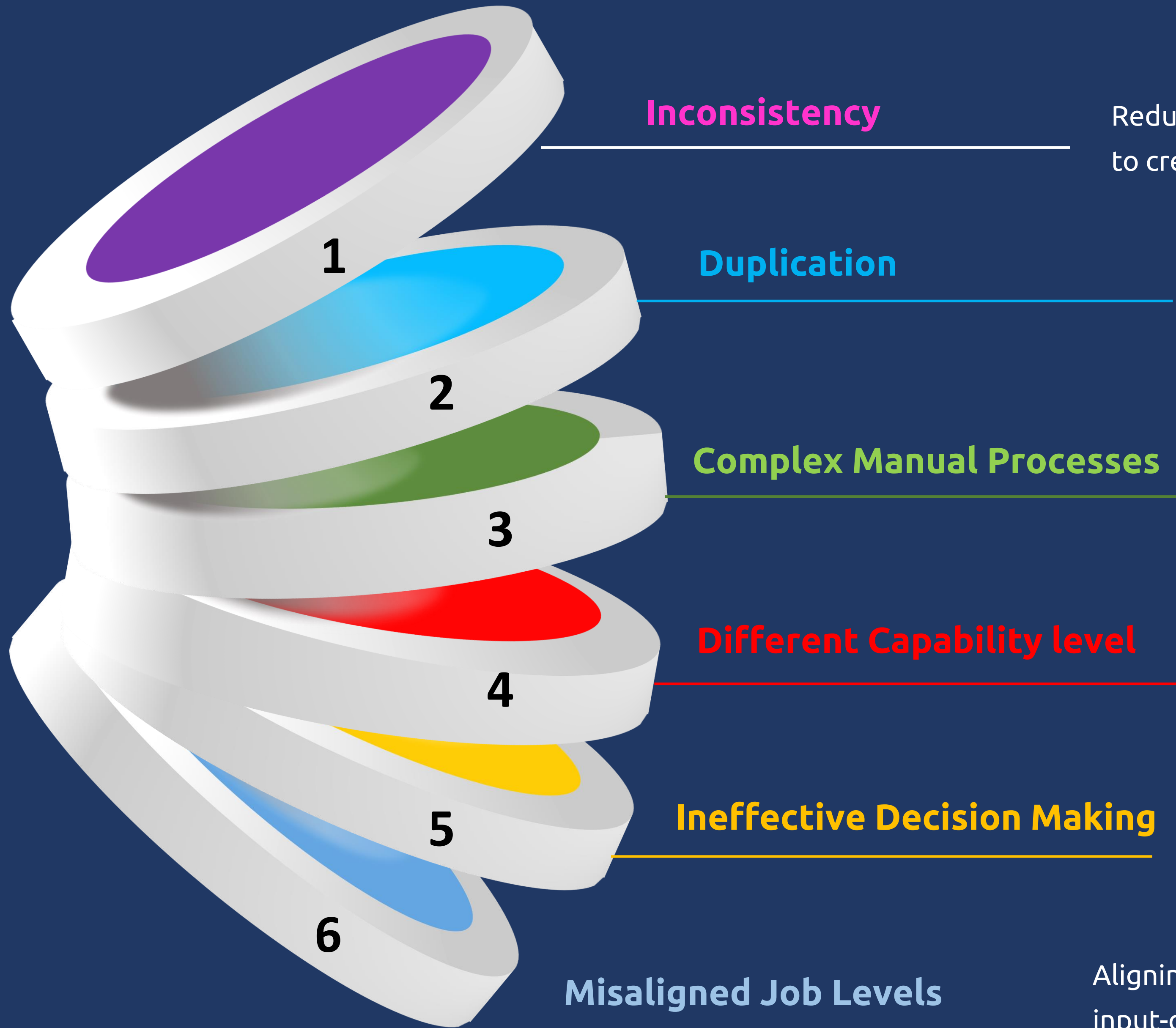
- Chat Bots
- Chat Web
- Blended solution for multichannel support
- For chat, email & telephony.
- Flexible email response management.



API Integration

- Unified CM Solution.





Reduce the redundant to and fro process changes to create a more streamlined process flow.

Reduce the multiple unnecessary reports, outputs, variables and processes being in operation for the same results.

Re-engineer processes to develop a more lean mechanism for faster output.

Clearly define process stages for more effective and easy processing, and set limits and expectations for each underlying process.

Breakdown of complex data sets with multiple variables into simple unified data sets, which are collated with the correct time and money variables, to ensure informed decision making.

Aligning processes and jobs facilitates the creation of an accurate input-output metric, ensuring that Job Levels in the process align with clear and measurable expectations.

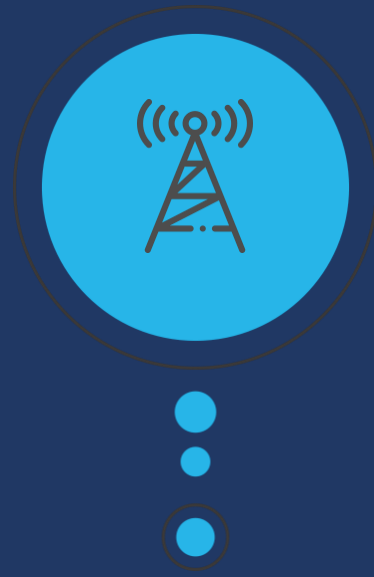
Industries Served

BANKING & FINANCE



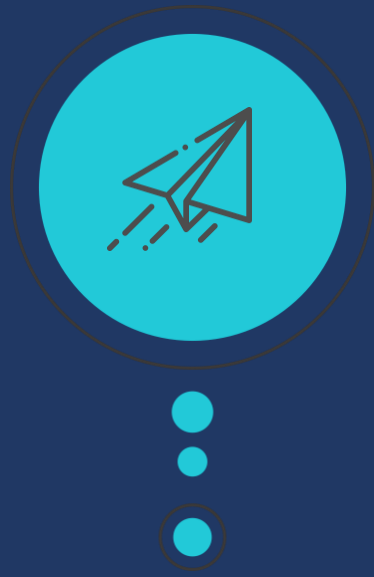
- New Accounts
- Balance Inquiry
- Stop Payment Request
- Lead Generation

TELECOM



- Customer Service
- Complaint Management
- Collections
- Online Lead Management

TRAVEL & HOSPITALITY



- Ticketing
- Hotel Reservations
- Holiday Packages

INSURANCE



- Welcome Calling
- Claims Registration
- Renewals
- Lead Generation

DTH



- Customer Service
- Complaint Management
- Package Upgrade
- VAS Services
- Subscription Renewals

E-COMMERCE



- Order Booking
- Content Management
- Delivery Status
- Refund Processing
- Competition Mapping
- Complaint Management

CONSUMER DURABLES



- Customer Service
- Complaint Management
- Product Installation
- Technical Assistance
- Home Visit Appointment

HEALTHCARE



- Claim Status
- Claims Registration
- Lead Generation
- Manage OPD Appointments
- Health & Fitness Management

AIRLINE



- Reservations
- INOP (Irregular Operations)
- Cancellations
- Rescheduling
- Customer Service (Voice, Email & Social Media)

Key Clients – BPM Services (1/2)

BFSI

Airlines

Telecom & DTH

Consumer Durables

LEGEND	
INBOUND	
OUTBOUND	
SOCIAL MEDIA	
EMAIL	
BACK OFFICE	
MANPOWER	

Key Clients – BPM Services (2/2)

New Age (E-commerce)

Utility

Insurance

LEGEND	
INBOUND	
OUTBOUND	
SOCIAL MEDIA	
EMAIL	
BACK OFFICE	
MANPOWER	



NATIONAL CARRER SERVICE (NCS)

A national ICT based portal to connect the opportunities with the aspirations of youth and facilitate registration of job seekers, job providers, skill providers, career counsellors, etc. The portal should provide job matching services in a highly transparent and user friendly manner.



NSDC- NATIONAL SKILLS DEVELOPMENT CORPORATION

It was set up by Ministry of Finance as Public Private Partnership (PPP) model. NSDC acts as a catalyst in skill development by providing funding to enterprises, companies and organizations that provide skill training. It also develops appropriate models to enhance, support and coordinate private sector initiatives.



INDIAN EMPLOYMENT EXCHANGE

IEE understands skilled manpower is proportional to productivity. IEE provides us national pool of qualified personnel across domain and sectors. Their auto-select mechanism does the perfect matchmaking of the most suitable candidate for the given job requirement.



DEEN DAYAL UPADHAYAYA GRAMEEN KAUSHALYA YOJNA (DDU-GKY)

DDI-GKY is the placement led skill training initiative of the Ministry of Rural Development (MoRD) We support Government's noble initiative by partnering with various training centres under DDU-GKY.



PRADHAN MANTRI KAUSHAL VIKAS YOJNA (PMKY)

PMKY is the flagship scheme of the ministry of Skill Development and Entrepreneurship implemented by the NSDC. 1Point1 hires this industry trained youth to secure a better livelihood.



NATIONAL APPRENTICESHIP TRAINING SCHEME

NATS in India is a one year program for all of the students. It gives technical qualifications to the youth of the country. The program gives practical knowledge and skills that are required in their field of work.



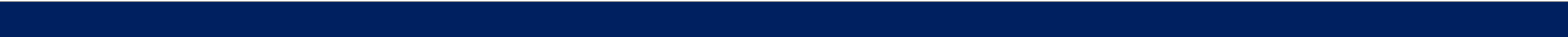
MAHARASHTRA KNOWLEDGE CORP LTD. (MKCL)

MKCL is a semi-government public limited company working closely with Maharashtra Govt. & private sector employers to educate masses through "On the Job" training.

Our Wide Range of Services



Chat Bots and Chat Features	Ticketing System	Email Response Management	Whatsapp & Social Media
Handle Social Reference	Trigger Tat	Text Management	WhatsApp Notification
Easy Customer Detection	High-level Ticket Filtration	Flexible Email Response Management	WhatsApp Customer Support
Multi-chatting Efficiency	Customized Reports	Email Features	Single Platform/ Window for Online
Single View Interaction History	Auto Notification to Customer	Email Allocation	Real Time Notifications
Chat History	Mapping Knowledge Base	Ticket Creation for Email	Secure Online Environment
Sharing & Co-browsing	Configurable Dispositions	Reminder Setup	Real Time Alerts
Intelligent Chat Drop Detection	Handle Customer Via Social Media	Agent wise Analytics	Collaborative Workspace for Internal & External Partner
Track Chat Traffic Inflow.	Easy Case Management Flow Set-up Ticket API	Retrieve Rejected Emails	
	Easy Inbuilt Telephony Access	Configurable Knowledge Base	
	Ticket Closure with Survey	Escalation Matrix Management	
	Ticket Escalations		
	Customizable Ticket Field		





Industry Opportunity

Column, bar, and pie charts compare values in a single category, such as the number of products sold by each salesperson. Pie charts show each category's value as a percentage of the whole.

Fundraiser Results by Salesperson

PARTICIPANT

Andy

Chloe

Daniel

Grace

Sophia

UNITS SOLD

1

15

9

14

21

Pie Chart

30%

16%

21%

13%

Andy

Chloe

Daniel

Grace

Sophia

Key highlights of BPM Industry

1

51%

LEADING INDIA'S ECONOMIC RECOVERY

- Relative share to India's GDP
- 51% relative share in services exports

2

445K

HIGHEST EVER HIRING

- Technology industry workforce
- 4,45,000 net new hires

3

2500+

3RD LARGEST TECH START-UP HUB IN THE WORLD

- Number of tech start-ups
- 2,500+ new start-ups; 42 new unicorns

4

10,000

INCREASED FOCUS ON INNOVATION

- Tech patents filed during 2015-2021
- ~ 10K patents filed at the end of 2021 by top 5 Indian tech firms

5

30-32%

DIGITAL REVENUE ACCELERATION

- Digital Revenue Acceleration
- 1.6 Mn digital skilled employees, 32% share of employee base

6

150+

STRENGTHENING DIVERSITY, EQUITY & INCLUSION

- Strengthening Diversity, Equity & Inclusion
- Talent from 150+ nationalities

India – home to skilled manpower

- There is a presence of skilled manpower, as India is home to 4.14 Mn IT-BPM professionals.
- India is third largest Unicorn hub globally with a total valuation of USD 168 Bn.

IT Hardware Rs.3 tn in 4 years

- Domestic value addition is expected to rise from the current 5-10% to 20-25% in 5 years.
- 24% share of the total FDI Equity inflow

Growing interest in BPM

Due to its potential to increase productivity and significantly reduce costs. These are generic software systems driven by specific process designs that enact and manage the operational business processes.

6.26% CAGR for 2021-26 for BPM

The business process management market was valued at USD 3.38 billion in 2020, and it is expected to reach a value of USD 4.78 billion by 2026.

8% Contribution to GDP

- The industry is the largest employer within the private sector, employing 3.9 Mn people.
- India's IT-BPM industry amounts to 55% of the global outsourcing market size.

Global Tech spend at \$ 3.65 Tn

India has 1.23 Bn mobile phones and 7,705 Mn internet users. Data consumption in India is among the highest and cheapest in the world.



Growing Demand

- In FY22, the Top 3 Indian IT companies in India are expected to have offered 1.05 lakh job opportunities due to increasing demand for talent.
- India's IT and Business services market is projected to reach US\$ 19.93 bn by 2025.
- According to Gartner Estimates, IT spending in India was forecasted to be US\$ 81.89 bn in 2021 and further increase to US\$ 101.8 bn in 2022, a 24.31% YoY increase.

Global Footprint

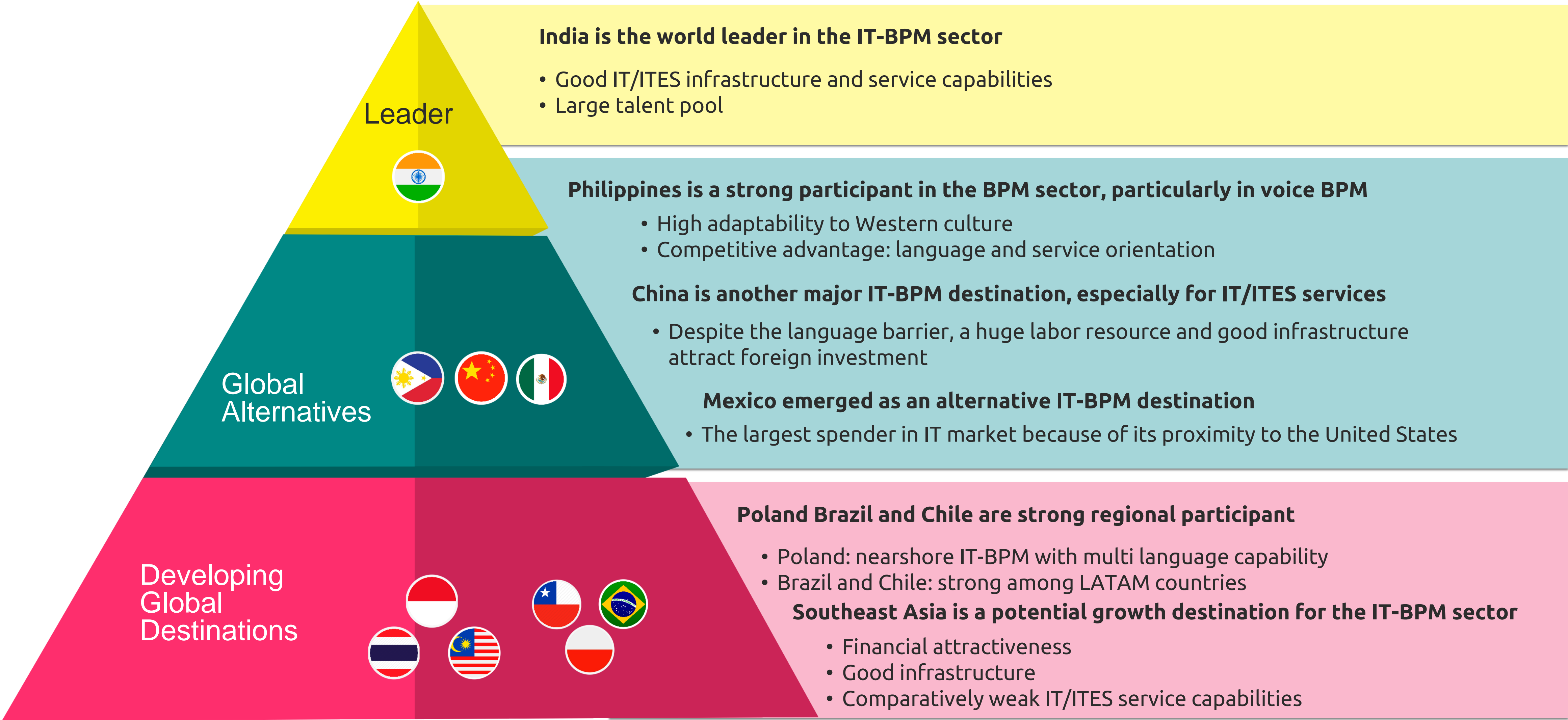
- Indian IT firms have delivery centers across the world.
- IT & BPM industry is well diversified across verticals such as BFSI, Telecom and Retail.
- Increasing strategic alliance between domestic and international players to delivery solutions across the globe.

Competitive Advantage

- In FY21, India ranked third worldwide with 608,000 cloud experts across all verticals, including technology.
- The computer software and hardware sector in India attracted cumulative FDI inflows worth US\$81.31 bn between April 2000 and December 2021.

Policy Support

- In the Union Budget 2022-23, the allocation for IT and Telecom sector stood at US\$ 11.58 bn
- The government introduced the STP scheme, which is a 100% export oriented scheme for the development and export of computer software, including export of professional services.



B.F.S.I.. 1

- Regulatory changes and norms such as Basel III, Solvency II, the SOX Act, and the US Patriot Act increase regulatory compliance cost.
- Growing number of digital customers
- Outsourcing of both transactional finance and accounting (F&A) processes and non-transactional financial functions.
- Increased application of automation due to rapid advances in technology.

ECommerce 2

- High capital investment is a concern for budding Unicorn providers that strive to optimize Capital Expenditure and reduce operating expenses.
- Growth in mobile communications led to a drop in public switched telephones and voice revenue volumes
- Outsourcing activities shifting from transactional processes to network operations, content bundling and solutions
- Value-added services such as content and next-generation communication services

Healthcare 3

- Regulatory reform and changes in the healthcare system worldwide.
- Hiring and training IT talent not the core business of healthcare service providers.
- Free up internal resources for core business purposes
- Electronic medical records (EMR) digitizing patient medical records
- Software-oriented architecture improving the performance of applications



Way Forward

Increase billing in Domestic Business

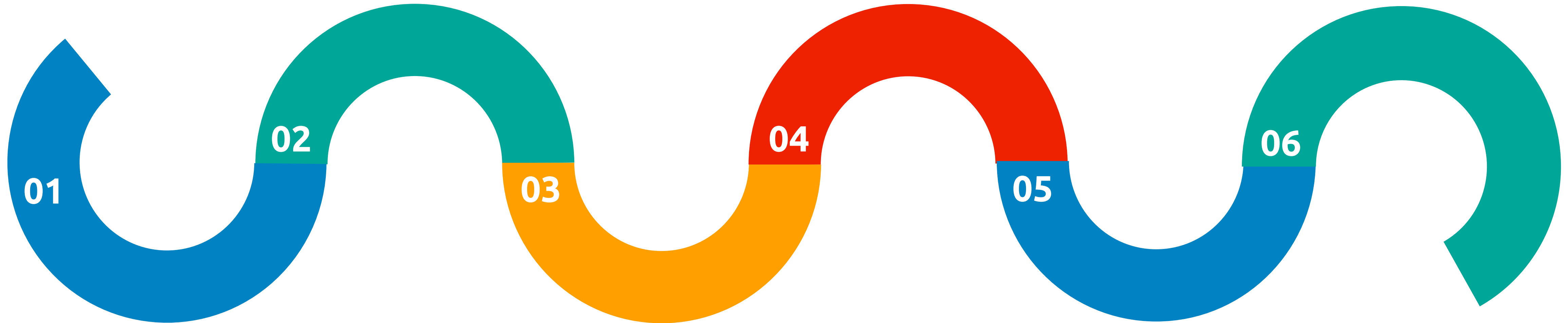
Increase seat realisation in Domestic business by 37%.

Grow the International business

From Nil, to increase share of Revenue from international clients to 10% by FY2024. Utilise existing seats for serving international clients thereby improving overall capacity utilisation.

I.T. Services Vertical as a Profit Centre

Previously providing IT as a bundled value added service. Spun off IT as a separate vertical with an aim to converting it to a Profit Centre.



Increase share of B.F.S.I

Increase share of BFSI from 47% in FY22 to 53% of Revenue in FY23

New Age Business

Increase share of New Age businesses from 40% of Revenue to 56% of Revenue

Grow government business

Increase share of high margin government business

Key Growth Drivers

01 Domestic Capacity Utilisation

FY22
63%



FY23-24
100%

The Company is aiming to reach 100% capacity utilisation of current 5500 seats in Domestic business by end FY23.

02 Target Global Clientele

Currently
NIL



FY23/24
10%

Initiation of international business by FY23/24 and target at least 10% utilisation starting end FY23.

03 I.T. Services as a Profit Centre

Currently
NIL



To grow at
30-35% p.a.

Company to ramp up revenues from (new) IT Services vertical expected to grow at 30-35%.

04 Increase High Margin Billable Hours

International +
Domestic
Business



Opportunity
to scale up

Increase share of higher revenue / margin contributing clients in domestic and international geography.

05 Growth Rate for the next 3-5 years

Historical
6-8% CAGR
2017-2022



Targeted
+30-40% CAGR
2022-2027

We are targeting a 30-40% CAGR on all fronts namely Revenue, EBITDA and PAT for the next 3-5 years (base year: FY22).

06 Increase share of Government Business

Revenue share
2% in FY22

Looking to increase share of revenue from high margin government business from 2% in FY22 to 15% by FY24



Financial Highlights



Annual Financial Highlights – Profit & Loss

Particulars (INR Lakhs)	FY2018	FY2019	FY2020	FY2021	FY2022
Revenue from Operations	12,098.47	15,270.88	12,508.61	10,160.07	13,168.74
Total Expenditure	9,690.54	12,408.49	9,741.56	9,364.80	10,348.99
EBITDA	2,407.93	2,862.39	2,767.05	795.27	2,819.75
EBITDA Margin (%)	19.90%	18.74%	22.12%	7.83%	21.41%
Other Income	15.31	26.66	202.68	725.80	701.08
Depreciation	988.83	1,605.28	2,859.80	2,676.57	2,219.78
PBIT	1,434.40	1,283.77	109.93	-1,155.50	1,301.05
Interest	264.37	62.53	896.93	927.15	763.11
Extra ord items	-	-	1,849.77	-	-
PBT	1,170.03	1,221.24	-2,636.77	-2,082.65	537.94
Tax	226.01	213.89	-672.01	-689.15	196.55
PAT	944.02	1,007.35	-1,964.76	-1,393.50	341.39
PAT Margin (%)	7.80%	6.60%	-15.71%	-13.72%	2.59%
EPS (Rs)	7.97	4.02	-7.84	-5.56	0.18

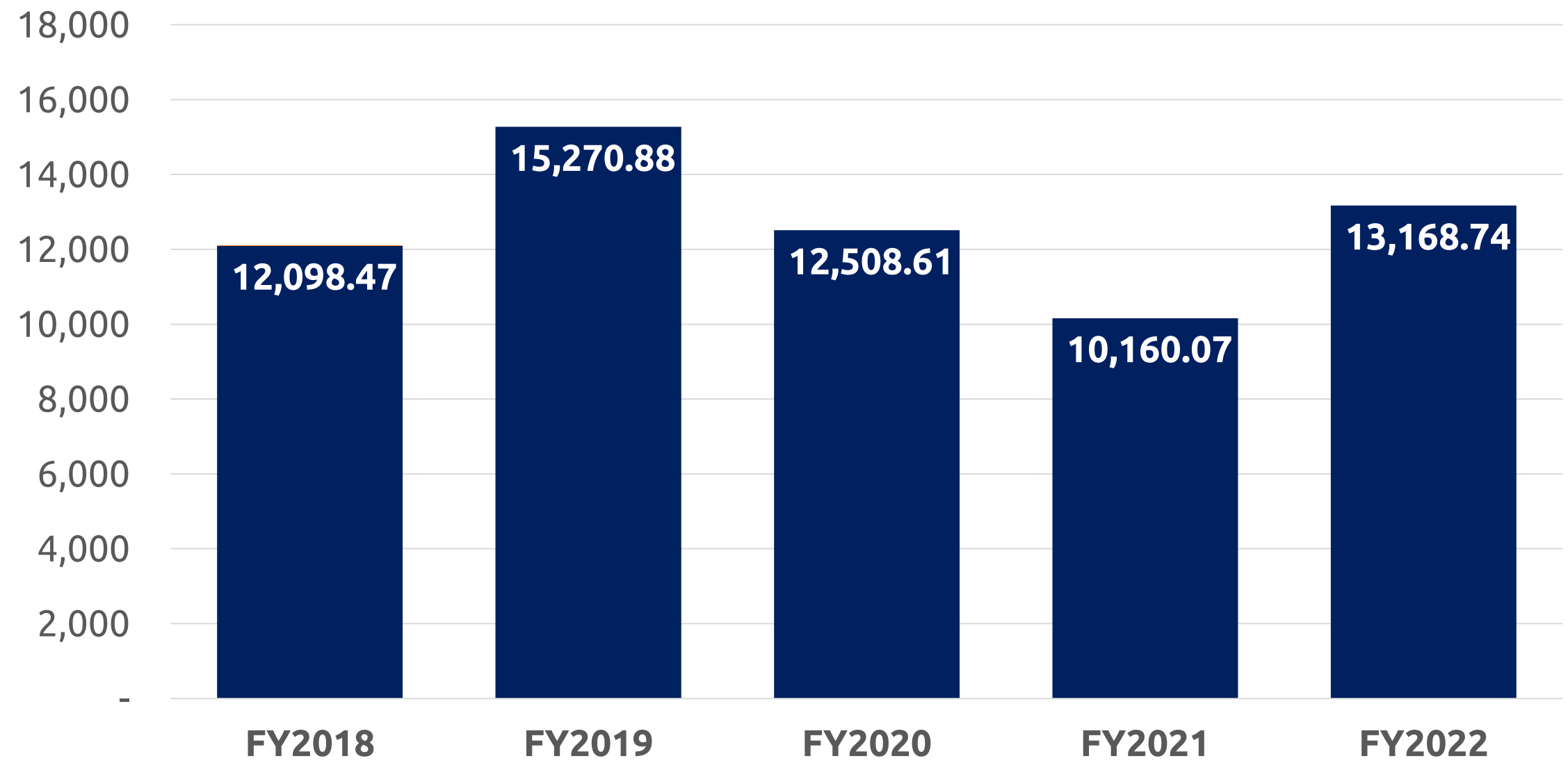
Annual Financial Highlights – Balance Sheet

Particulars (INR Lakhs)	FY2018	FY2019	FY2020	FY2021	FY2022
EQUITY AND LIABILITIES					
EQUITY					
(i) Equity share capital	1,671.65	1,671.65	2,507.48	2,507.48	3,761.19
(ii) Other equity	5,099.40	6,060.67	3,229.66	1,832.78	902.60
LIABILITIES					
Non-current liabilities					
(i) Financial Liabilities					
- Borrowings	7.18	53.08	31.49	316.41	177.49
- Other financial liabilities	-	-	53.59	59.95	65.85
- Lease liability	-	-	8,023.72	8,007.14	3,847.50
(ii) Provisions	12.52	26.23	56.60	47.44	66.74
(iii) Other non-current liabilities	-	-	26.62	20.47	14.33
(iv) Deferred Tax liabilities	259.01	106.05	-	-	-
Current liabilities					
(i) Financial Liabilities					
- Borrowings	-	919.09	1,300.23	1,647.95	1,297.12
- Trade Payables	464.06	836.88	522.19	643.05	368.46
- Other current financial liab	682.43	1,298.12	903.10	771.62	725.73
(ii) Other current liabilities	514.39	450.65	362.22	902.50	688.52
(iii) Provisions	27.03	54.65	-	22.30	29.81
TOTAL EQUITY AND LIABILITIES	8,737.67	11,477.07	17,016.90	16,779.09	11,945.33

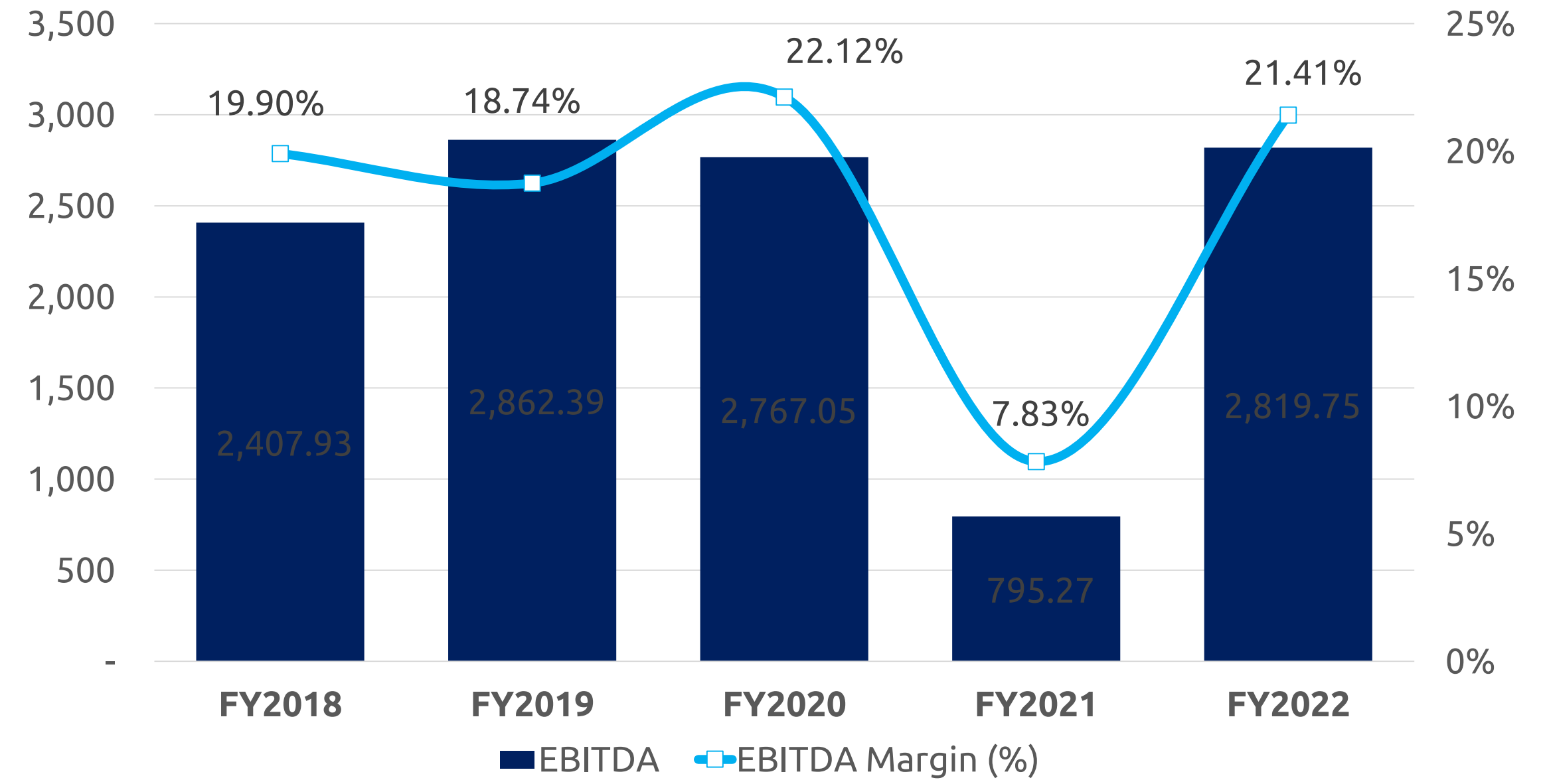
Particulars (INR Lakhs)	FY2018	FY2019	FY2020	FY2021	FY2022
ASSETS					
Non-current assets					
(i) Property, plant & equipment	3,308.67	4,134.28	3,294.00	2,505.09	2,098.40
(ii) Right to use	157.16	187.10	7,735.39	7,497.57	3,521.63
(iii) Goodwill on Consolidation	14.33	14.33	14.33	14.33	14.33
(iv) Intangible Assets	907.16	793.29	1,186.39	773.54	593.71
(v) Capital Work in progress	-	2,024.44	-	-	-
(vi) Financial Assets					
- Investments	-	-	-	0.25	0.25
- Other Financial Assets	439.74	399.77	427.52	458.38	557.08
(vii) Deferred Tax Assets	-	-	579.76	1,270.29	1,082.19
Current assets					
(i) Financial Assets					
- Trade receivables	3,155.87	3,223.53	2,709.95	2,678.00	2,534.44
- Cash and cash equivalents	405.30	194.77	28.41	52.40	45.04
- Bank balances other than above	-	-	300.00	131.00	144.54
- Other Financial Assets	204.90	232.81	-	7.16	57.76
(ii) Other current assets	144.55	272.75	741.15	1,391.08	1,295.94
TOTAL ASSETS	8,737.68	11,477.07	17,016.90	16,779.09	11,945.33

Annual Financial Highlights – in Charts

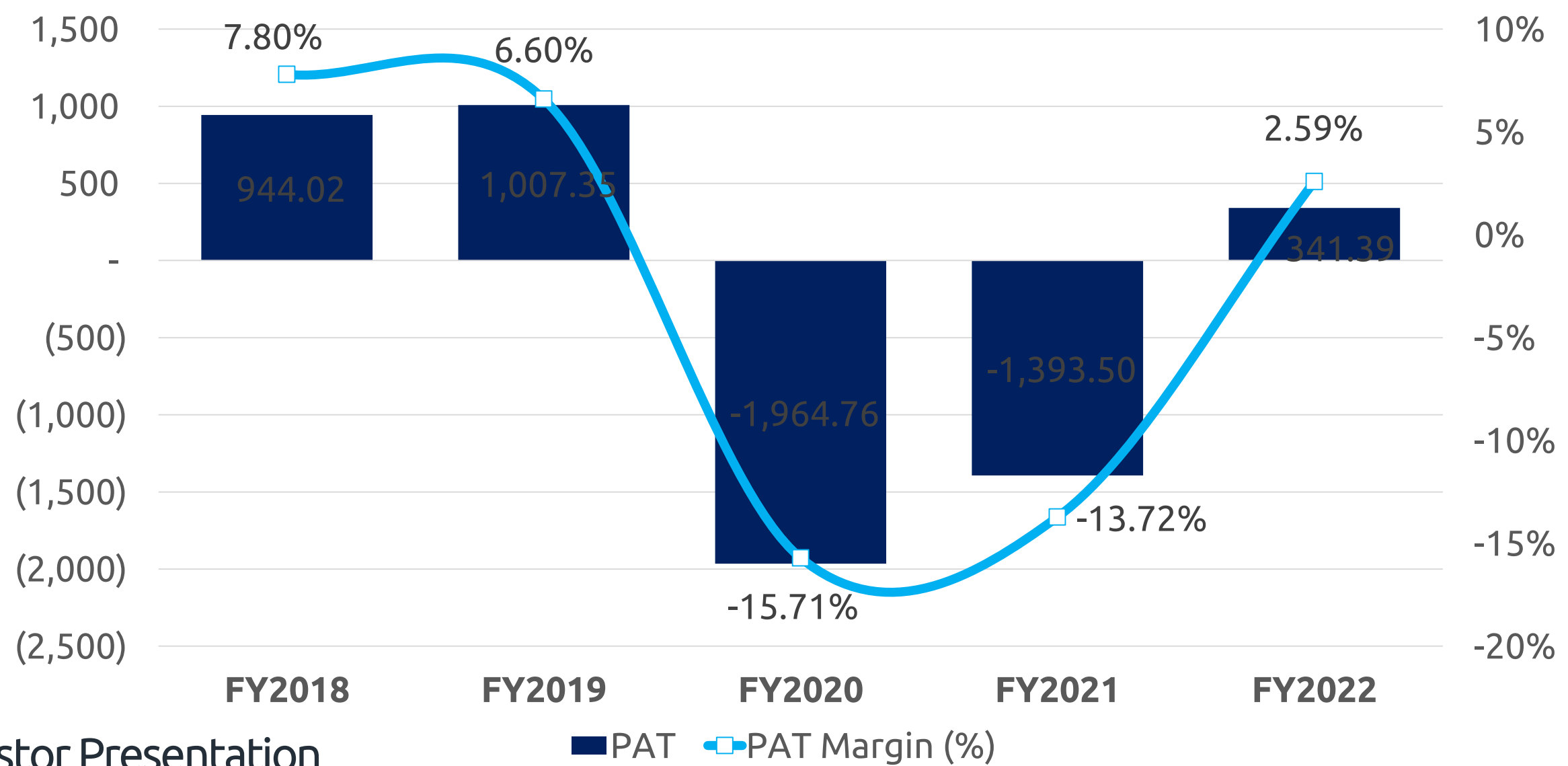
Revenue from Operations (INR Lakhs)



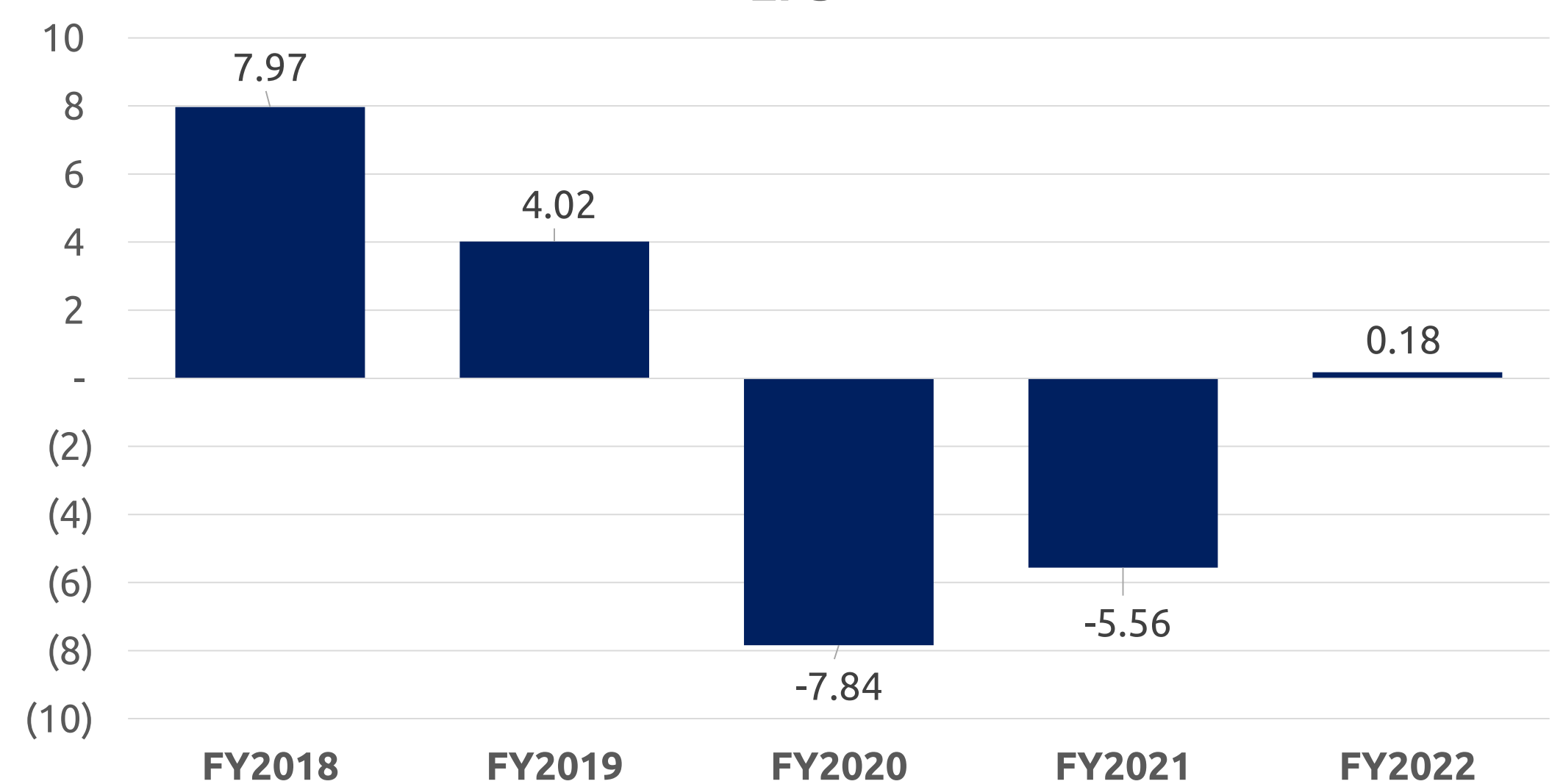
EBITDA (INR Lakhs) & EBITDA Margin (%)



PAT (INR Lakhs) & PAT Margin (%)



EPS



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