Ref: Protean/Secretarial/2026-27/28

August 4, 2026

To,

BSE Limited ("BSE")
P.J. Towers, Dalal Street,
Fort, Mumbai – 400 001

Scrip Code: 544021

National Stock Exchange of India Limited
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra (E),
Mumbai – 400051, India
Trading symbol: PROTEAN

Dear Sir/Madam,

Subject: Investor Presentation for the quarter ended June 30, 2026

Pursuant to Regulation 30 read with Schedule III and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith Investor Presentation on Company's Operational and Financial Performance for the quarter ended June 30, 2026.

This is for your information and records.

Thanking you,

Yours truly,

For Protean eGov Technologies Limited

MAULESH J KANTHARIA
Digitally signed by MAULESH J KANTHARIA
Date: 2026.08.04 15:48:59 +05'30'

Maulesh Kantharia
Company Secretary & Compliance Officer
FCS 9637

Encl.: As above

protean

Q1FY27 Investor Presentation

PROTEAN eGOV TECHNOLOGIES LIMITED

Index

A

Company Overview

01 **Building for Billions - India and Beyond**

02 **Continued Momentum in India's Digital Growth Story**

03 **Protean is well positioned to Carpe-Diem**

04 **Uniquely Positioned for Future Growth**

05 **Immediate Strategic Priorities**

Building for Billions - India and Beyond

protean

Over **3 decades** of experience in building **Digital Public Infrastructure (DPI)** & developing innovative citizen-centric e-governance solutions

Enabled **21+ nationally critical e-Governance stacks while working with several ministries** across diverse sectors

Strategic Business Levers – The Three Pillars

Build & Operate Digital Public Infrastructure

Population Scale e-Governance Platforms

- PAN Card Issuance
- Central Recordkeeping Agency for NPS, APY & UPS
- CKYC Registry 2.0
- DPI stacks for Insurance, E-commerce, Agriculture, Education & Health

Digital Identity

- Online PAN Validation
- Authorised Service Agency for e-KYC, Auth
- Certifying Authority for E-sign
- Aadhaar Seva Kendra for Aadhaar Card Issuance

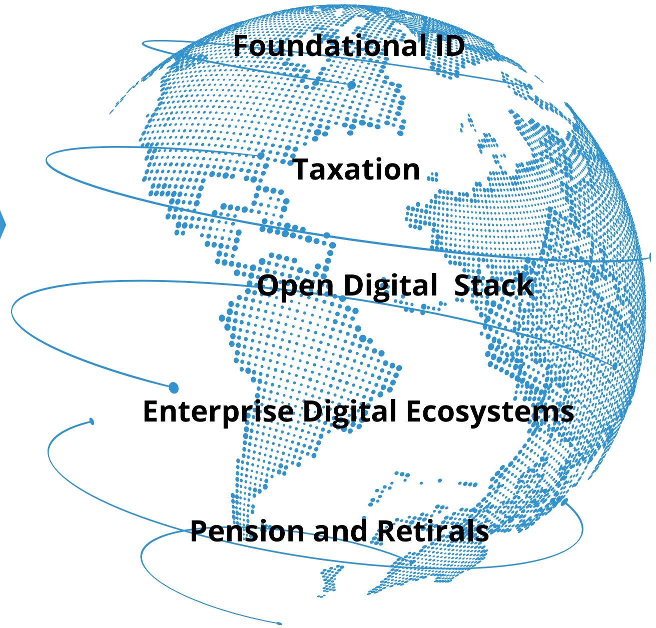
Enabling Enterprise Digital Ecosystems

AI Powered Intelligence layer

- Digital Documentation Stack Digital Signing & Stamping
- CKYC Solution Stack
- Multi-Sectoral API Stack
- Cloud Services
- Account Aggregator

Global Expansion

Taking India Stack Global



Annuity & Transactional revenue with predictable stability

Global Monetisation of our India Capabilities

Continued Momentum in India's Digital Growth Story

protean

India's Next-Generation Digital Growth Enablers

Demographic Shift

Enabling inclusion across age, income, and geography

- India's population > **148 crore; over 60%** still living outside major urban centers
- India's **median population age below 30 years**

Financialization

Accelerating formalization, compliance, and capital access

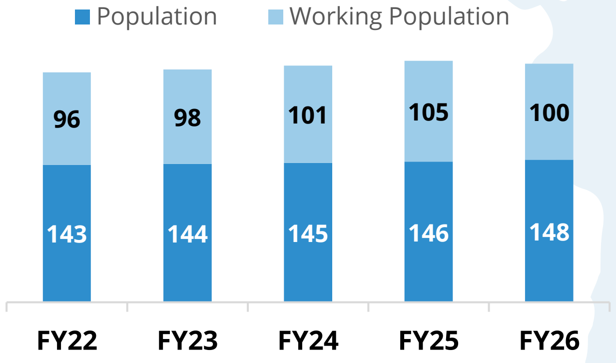
- Digital payment users at **50 crore** (34% penetration), **+30.0%** YoY growth
- 11X growth in non-cash transactions from **FY21 to FY26**

Digitization

Multisector scalable, interoperable digital public infrastructure

- Internet penetration at **72%** (107 crore users)
- QR code deployments rose **~92%** YoY in FY25, with over **75%** of new installations in Tier-2/3 cities

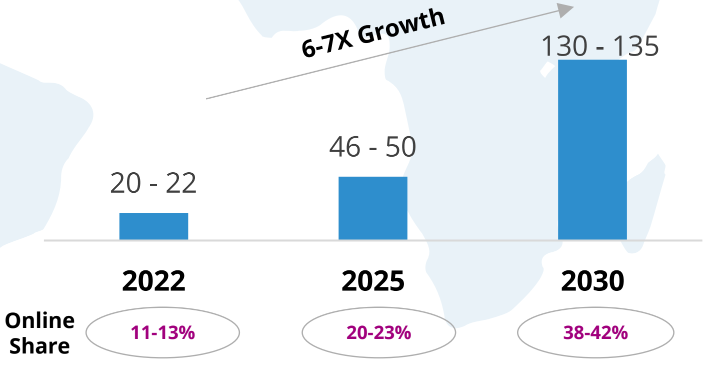
Population Growth
(in crore)



Rising working age population
Rising tax-payer base

Digital Personal & Consumer loans ($Bn)

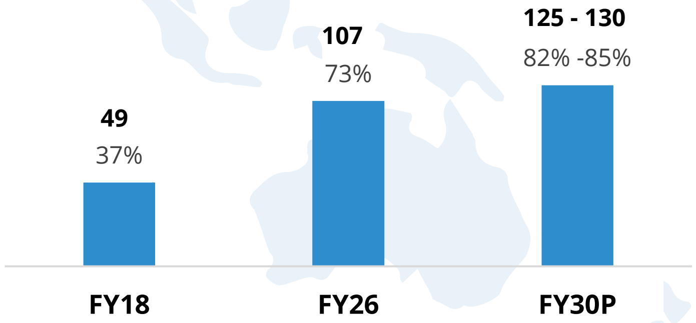
45% YoY growth in the number of digital loans originated



Rising per capita income
Growth in household savings

Internet Penetration

Number of Users (in crore)



Increasing internet penetration
..with rising volume of digital payments

Source – Multiple online research platforms and news articles.

Protean is well positioned to Carpe-Diem

protean

India Opportunity | Right to Win

Tax Services

- Taxpayer base growing at **6.5% CAGR since FY18**
- **~59% Indian** population without valid PAN card

4L+ assisted touchpoints, deep **Tier 2/3 presence**, and seamless phygital PAN issuance

CRA Services

- **58 crore** Jan Dhan accounts vs **7.8 crore** APY holders; India's pension penetration in terms of workforce is **12% vs 56%** in US
- NPS AUM at **₹16 Tn vs ₹74 Tn** in mutual funds

Dominant market share with Govt,, Corporate and Retail, with **1.7L+ service providers** enabling frictionless onboarding

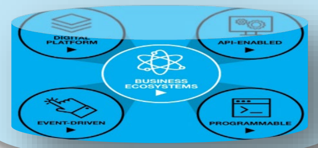
AI Powered Intelligence layer

- Enterprise Tech spend to reach **~ ₹2 lakh crore in FY27**, growing at 17.6%
- AI-embedded applications becoming the default layer of Enterprise tech

Preferred partner for BFSI's offering value-added services atop foundational digital identity rails

Emerging DPI Sectors

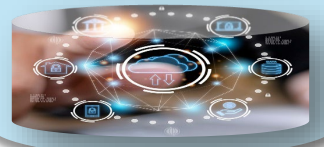
- Budget for **Digital India Mission: ~ ₹4,500 crore**
- Budget for **Digital Agri Mission**: **~₹2,800 crore**
- DPI 2.0 to focus on 8 sectoral priorities such as **MSMEs, Education, Health** etc



Pioneer in developing population scale eGovernance solutions **across diverse sectors**

Cloud Services

- India's cloud market to reach **USD 76 Bn by 2030**
- Accelerated digital adoption across finance, healthcare and government sector



Made-in-India, MeitY certified, Modular, cloud infra purpose-built for DPI and mission-critical use

Source – Multiple online research platforms and news articles.

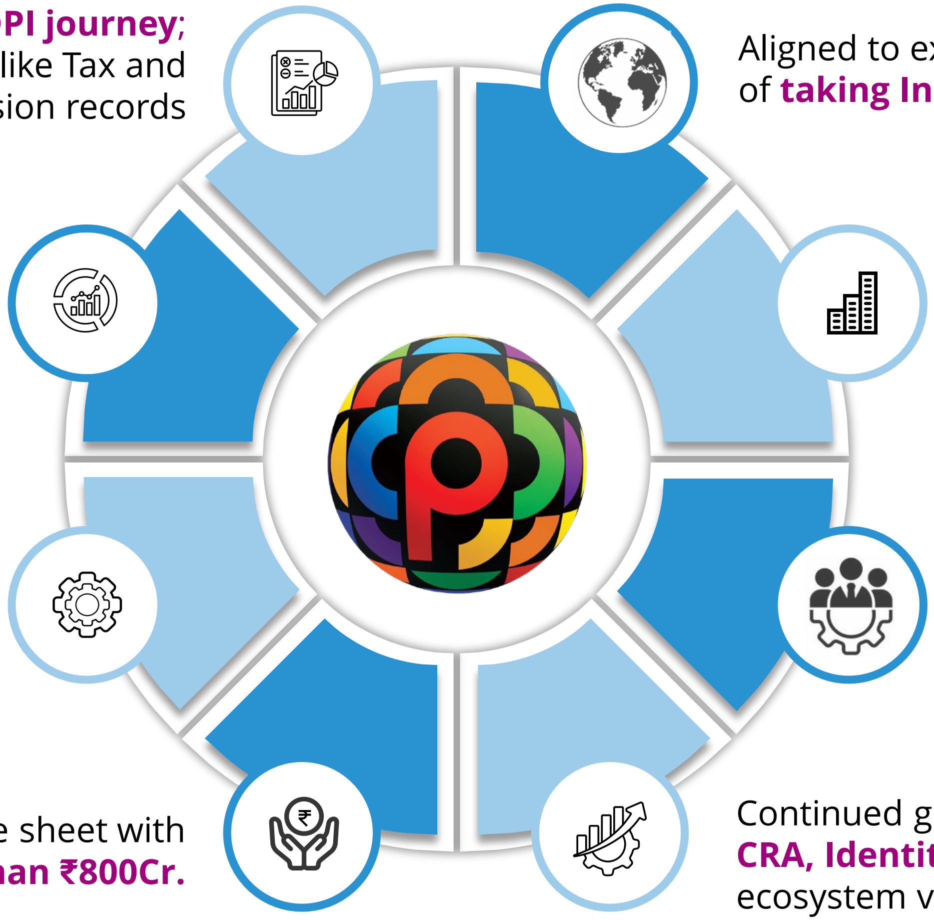
Uniquely Positioned for Future Growth

Pioneer and Architect of India's DPI journey; custodian of nation-critical databases like Tax and Pension records

Market Leader Taxation (cumulative 64% share), Central Recordkeeping Agency (97% market share), Dominant player in Digital Identity Services

Strong in-house Tech & AI innovation capabilities with **300+ specialized resources onboard**

Asset light **Debt-Free** balance sheet with cash reserves of **more than ₹800Cr.**



Aligned to execute Government's strategy of **taking India Stack global**

Strong phy-gital national presence with **4 Lakh+** distribution points enabling last-mile reach

Professionally Managed, led by an experienced Board and Management

Continued growth momentum in core businesses **(Tax, CRA, Identity)** with projected accelerated growth in ecosystem verticals like **Digital 'ID & Documentation' Solutions, API Stack & Cloud**

Immediate Strategic Priorities

Consolidate. Execute. Scale

- **Grow the Core Businesses**
  Accelerate CRA Business; Deepen share in Tax and Identity services; Successfully deliver on the RFP mandates: CKYCRR 2.0, Bima Sugam, Aadhaar Seva Kendras, Agri Stack etc
- **Harness the Intelligence Layer**
  AI-native products atop our DPI rails and DPI-in-a-Box solutions to Enterprises, State and Central Govts. – Domestic & International
- **Scale Adjacencies through Sectoral Penetration**
  Transition to a Solution led Approach via bundled API Stack: CKYC, Digital Onboarding, Documentation workflow, eSign etc
- **Margin Expansion**
  Double down on high margin products, Cost optimization, Product rationalization, AI-enabled operating efficiency across the value chain
- **Scale International Business through Partnerships**
  Retiral Solutions, DPI-in-a-Box solutions, API stack for BFSI
- **Strategic Inorganic Acquisition (India & Global)**
  Leverage liquidity for strategic acquisition opportunities which solves for revenue / margin / product suite / market share / go-to-market. Also, explore strategic partnership for expanding our sovereign cloud

B Q1FY27 Update

MD & CEO Commentary

Our immediate priorities are clear: execution will be key with a sharp focus on high-margin businesses and product profitability

“I am pleased to share my first quarterly update as the Managing Director & CEO of Protean. We delivered a resilient performance during the quarter, with revenue growing 19% YoY. Our Tax Services business successfully navigated the transition to revised documentation norms while further strengthening its market leadership. The CRA Services business continued its growth momentum, onboarding over 1,000 new corporates, the highest in a single quarter, while Identity Services delivered healthy volume and revenue growth. Our diversification strategy is also yielding results, with new initiatives now contributing 17% of revenues, up from 10% in FY26.

Our immediate priorities are clear: execution will be key with a sharp focus on high-margin businesses and product profitability. We will look at monetizing AI powered Intelligence layer adjacent to our core DPI infrastructure, recalibrate and optimise our product and business strategy, drive efficiencies through cost rationalisation and AI adoption across the organisation. Most importantly, we will work aggressively on globalising our India DPI and Enterprise tech capabilities in relevant geographies. I believe these priorities, backed by disciplined capital allocation and strong governance, will enable us to create long-term value for all our stakeholders."

Key Highlights – Q1FY27

protean

Tax Services

Protean strengthened its leadership position by nearly 275 bps increase in market share, from 59% in FY26 to 62% in Q1FY27. The company issued over 1 crore PAN cards in Q1FY27

Segment revenue remained largely stable during the quarter despite an industry-wide decline in issuances, primarily due to the regulatory changes in PAN documentation norms effective 1 April 2026, which temporarily impacted issuances during April and May. PAN issuance volumes normalised from June onwards and have since continued to witness steady growth.

CRA Services

Robust growth in subscribers with 3.9 million subscribers onboarded in Q1FY27 capturing 95% of incremental subscriber additions

>1,000 new corporates onboarded, the highest in a single quarter

The company maintains a dominant market share of 97%

NPS Vatsalya**:** >78,000 new subscribers were onboarded in Q1FY27, taking the total NPS-V subscribers base over 2 lakh

Identity Services

The segment reported an encouraging 16% revenue growth in Q1FY27 led by over 20% combined volume growth across all four facets digital identity mainly driven by continued momentum from the digital India Initiatives

Witnessed an increasing adoption of its value-added solutions such as eSignPro, RISE with Protean and KYC Search & Reporting Solutions

RISE with Protean recorded strong traction, processing >3.4 crore transactions in Q1FY27

New Initiatives

New initiatives contributed 17% of the total revenue in Q1FY27 vs 10% in FY26

The company has successfully rolled out 102 ASK's across 25 States and UT's as of Jul'26

Revenue generation from these centres has commenced, with early performance in line with expectations, providing visibility into sustainable, recurring revenues

Revenue
₹251 crore
19% YoY

EBITDA
₹28 crore
- 38% YoY

PAT
₹6 crore
- 75% YoY

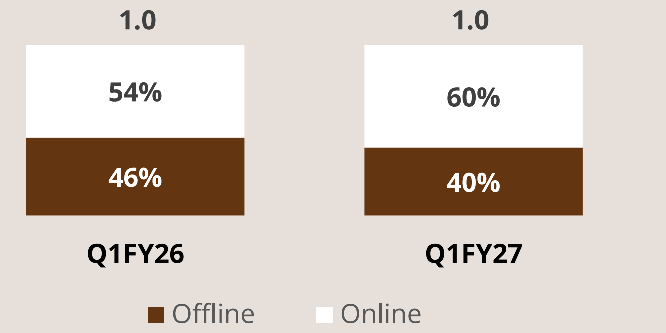
Cash*
> ₹800 crore
Zero debt

*Cash & Cash Equivalents including marketable securities

Key Drivers – Q1FY27

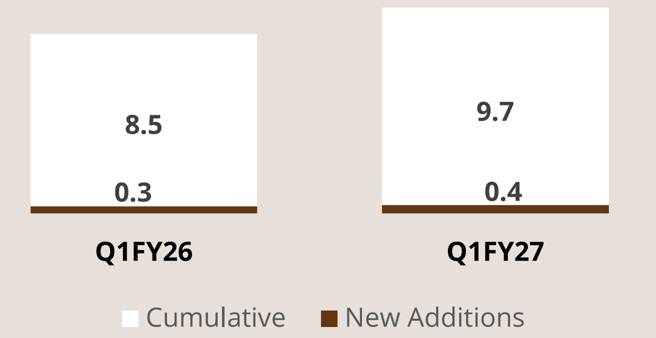
(in crore)

PAN Services



Total PANs issued till date 58.3 Cr

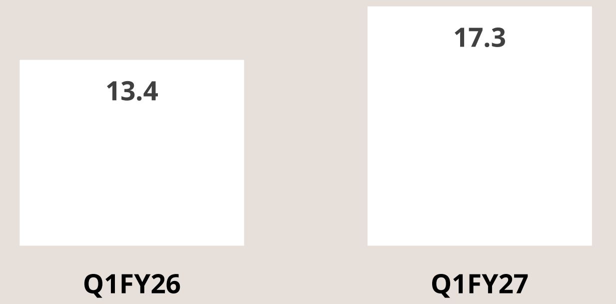
CRA Services



e-Sign Transactions

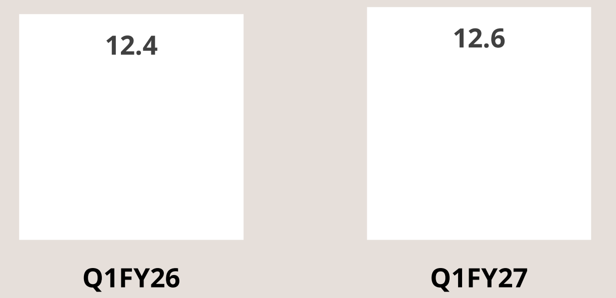
Cumulative till date 79.8 Cr

e-KYC Transactions



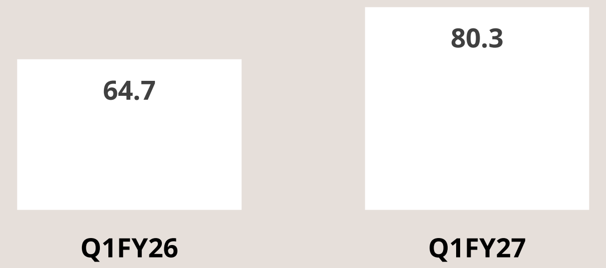
Cumulative till date 284.5 Cr

Aadhaar Authentication



Cumulative till date 401.7 Cr

Online Pan Verifications



Cumulative till date 1,827.3 Cr

ID Services transaction volumes include internal services while revenue reflects only external billing

Financial Performance

protean

(₹ in crore)

Particulars	Q1FY27	Q1FY26	*YoY*	Q4FY26	*QoQ*
Revenue from Operations	**251**	**211**	***19%***	**308**	***-18%***
Other Income	15	29	*-46%*	15	-
Total Income	**266**	**239**	***11%***	**323**	***-17%***
- Tax Services	*100*	*100*	-	*177*	*-44%*
- CRA Services	*82*	*76*	*7%*	*78*	*5%*
- Identity Services	*27*	*24*	*16%*	*24*	*16%*
- Others	*42*	*11*	*276%*	*29*	*45%*
EBITDA	**28*****	**45**	***-38%***	**53**	***-48%***
EBITDA Margin	*10.4%*	*18.8%*	*-833 bps*	*16.5%*	*-607 bps*
Profit before Tax	8	32	*-76%*	37**	*-79%*
Tax	2	9	*-79%*	6	*-70%*
Profit after Tax	**6**	**24**	***-75%***	**31****	***-81%***
PAT Margin	*2.2%*	*10.0%*	*-777 bps*	*9.6%*	*-744 bps*

**EBITDA stood at INR 28 crore in Q1FY27 compared to INR 45 crore in Q1FY26, reflecting a decline of 38% YoY, with an EBITDA margin of 10%. The margin for this quarter was impacted by upfront investments of ~INR 18 crore incurred towards the implementation of multiple prestigious RFP-led mandates. In addition, margins were also affected by cost inflation driven by ongoing geopolitical tensions resulting in higher procurement costs for technology hardware, white goods and other key inputs required for these projects. As these strategic mandates are currently in the deployment phase and have not yet reached steady-state revenue generation, the associated costs were incurred ahead of revenue realization, temporarily impacting profitability. On a normalized basis, excluding these investments, EBITDA for the quarter would have been approximately INR 46 crore, translating into an EBITDA margin of 17.2%. The Company remains confident that these investments will begin contributing meaningfully to revenue in the coming quarters, resulting in improved operating leverage and margin recovery.

**PBT & *PAT adjusted for ₹0.75 in Q4FY26 one-time impact of new labour codes*

C.1

Build & Operate Digital Public Infrastructure

01 **Protean's expertise in Building India's Digital Public Infrastructure (1/2)**

02 **Delivered via a comprehensive AI layered approach: DPI-in-a-Box (2/2)**

03 **Leader in providing Tax Services**

04 **Leader in providing Retiral Services**

05 **Sole entity providing all four foundational identity services**

06 **Building Aadhaar Seva Kendra's across India**

Protean's expertise in Building India's Digital Public Infrastructure (1/2)

Aligned with India's visionary DPI framework built on open standards and protocols, **Protean continues to contribute towards multisectoral Open Digital Ecosystems**

TAX

Digitally Verifiable Identity

- Permanent Account Number (PAN)
- Tax Information Network (TIN)
- GST Suvidha Provider (GSP)
- Automation of Central Excise and Service Tax

CRA

Broadened the ambit of Pension system in India

Central Recordkeeping Agency for

- National Pension Scheme
- Atal Pension Yojana
- Unified Pension Scheme

IDENTITY

Sole provider of all four foundational identity services

- eSign
- eKYC
- Online PAN Verification
- Aadhaar Issuance and Authentication

+

CKYCRR

- System Integrator
- Design, Development, Implementation & Maintenance of CKYCRR 2.0
- Backed by all 4 Regulators – RBI, PFRDA, SEBI & IRDAI

INSURANCE

Creating a unified digital marketplace that seamlessly connects customers, insurers and intermediaries, fostering financial security nationwide

ONDC

20+ Hyperlocal domains including :

- Mobility & Transport
- Open Finance
- Groceries & Fashion
- Electronics

AGRICULTURE

- Farmer ID
- Land Record
- Crop Registries
- Soil Health Record
- Customized Advisory

EDUCATION

Decentralized network for:

- Education Finance
- Skilling
- Learning

HEALTH

- Health ID Issuance
- Health Facility Digitization
- Personal health record app

Delivered via a comprehensive AI layered approach: DPI-in-a-Box (2/2)

Building & Operating DPI at Centre & State level in a Modular manner

protean

A Modular, Interoperable and Secure Digital Public Infrastructure stack to accelerate digital transformation for Government

Digital Identity
Interoperable identity frameworks for citizens and entities

Registries
Master data registries for citizens, businesses, assets and more

Consent Management
Standards-based consent layer for secure data sharing

Digital Credentials
Verifiable credentials and attestations for citizens and entities

Verification Services
Real-time verification for identity, documents, entitlements and more

Citizen Wallet
Unified citizen wallet for documents, credentials and services

Open APIs
Standards-based APIs for seamless integration and innovation

Data Exchange
Secure, interoperable data exchange across systems and domains

AI-enabled Services
Intelligent services for decision support, insights and automation

Security & Compliance
Built-in privacy, security, auditability and compliance by design

Pre-built | Configurable | Scalable | Secure

DPI-in-a-Box

Faster Time to Deploy
Pre-built modules and accelerators reduce implementation time

Modular & Flexible
Pick and choose modules as per requirements and scale as needed

Secure & Sovereign
Built on secure, sovereign infrastructure with privacy and compliance by design

Population Scale
Designed for high availability, performance and scale to serve millions to billions

Cost Effective
Reusable components reduce cost, effort and total cost of ownership

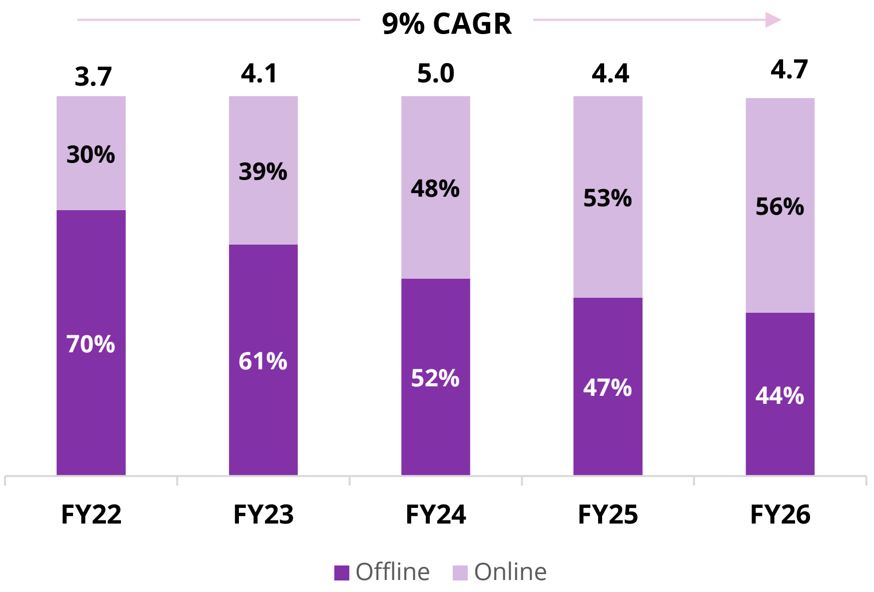
Future Ready
Standards-based, API-first and AI-ready for future innovation

DPI-in-a-Box: India's Trust Infrastructure - Built Locally, Deployed Globally

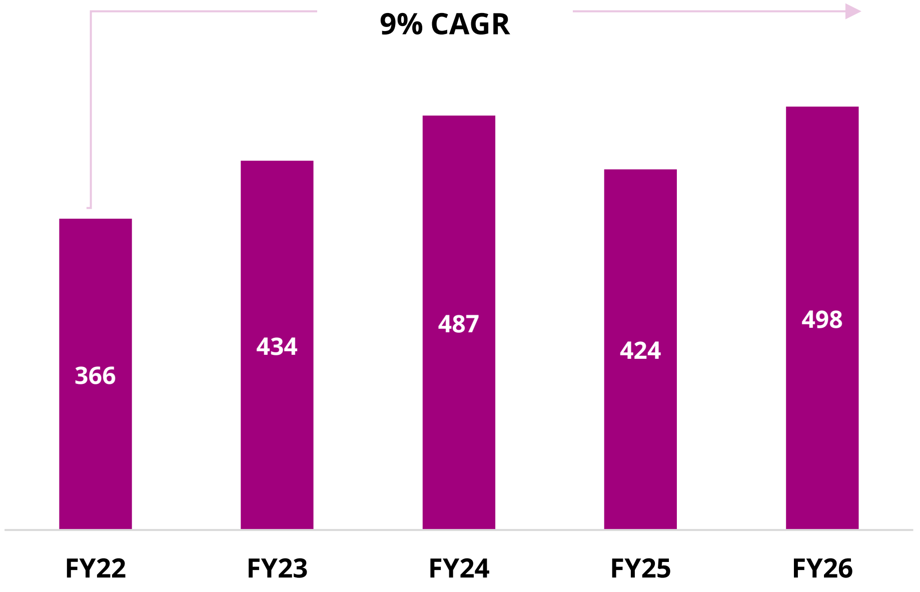
Leader in providing Tax Services

Stable recurring revenue potential backed by government mandates & rising compliance needs

Protean – Annual PAN Issued (in crore)



Tax Services Revenue (₹ in crore)



~59%
Indian population without a PAN card

>5 crore
New bank accounts opened every year

~1.2 crore
Youth enter the workforce every year

>83 Lakhs
PAN Verifications on a daily basis

22 crore+
Demat account holders

In 2004, Protean set up the Tax Information Network

- **Largest issuer of India's Digital Tax Identity**
- **Prepaid B2C**
- **Transactional Business**

~7-8 Cr
PAN cards issued per year

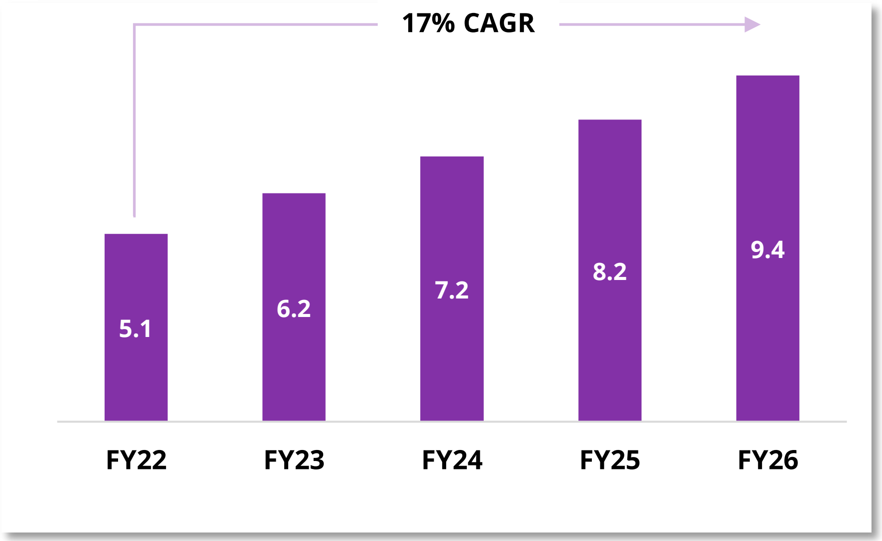
~58.3 Cr
Cumulative PAN cards issued till date

64%
Protean Market Share in Cumulative PAN Issuance

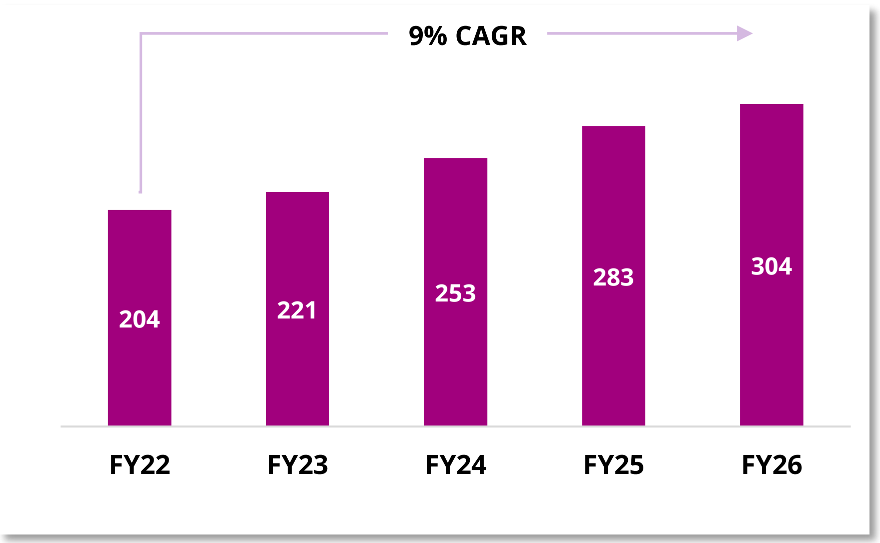
Leader in providing Retiral Services

protean

CRA Services – No. of subscribers (in crore)



CRA Services - Revenue (₹ in crore)



Protean's Dominant Position…

Built India's First Digital Pension Infrastructure – enabling seamless onboarding & servicing

India's largest CRA with 97%+ market share in NPS, APY and UPS

Focus on accelerating pension adoption reflected in **17% CAGR**

Dual revenue stream – Transactional (8%) & annuity (92%)

~54 cr Jan Dhan Accounts **vs ~9.4 cr** NPS + APY Accounts

NPS employer contribution increased from **10%** to **14%** under the new tax regime

Low Pension Coverage (AUM): India's **~ 14% of GDP** vs **~ 90%+** in OECD nations

Pension Penetration: 56% (US) vs **12% (India)** of workforce

Underserved Market: NPS AUM at ₹16 Tn vs ₹73.7 Tn in mutual funds

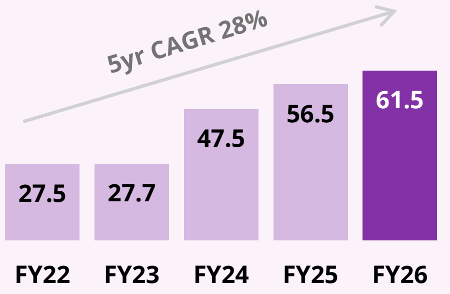
PFRDA eases **investment & withdrawal norms**; exit age raised to **85 years**

Sole entity providing all four foundational identity services

Preferred partner to BFSI for: e-Sign, e-KYC, Aadhaar Auth and OPV

Aadhaar Authentication

(IN CRORES)



~17 lacs

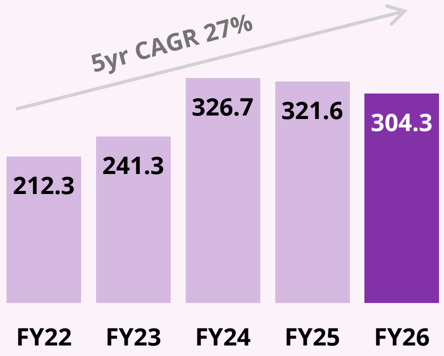
Transactions per day

Dominant market position (among top 5 ASAs)

Cumulative till date 401.7 Cr

Online Pan Verification

(IN CRORES)



~83 lacs

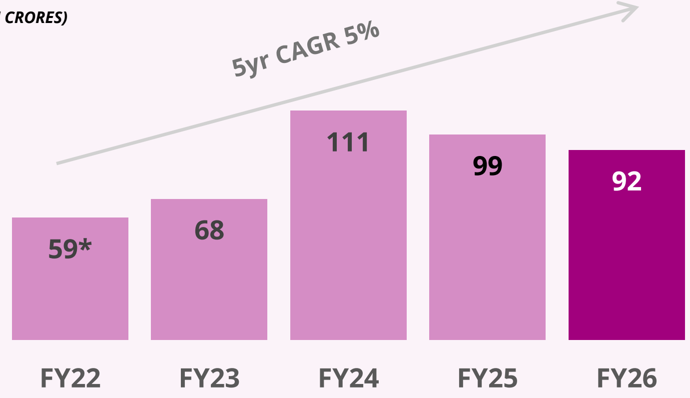
Transactions per day

~90% Market Share

Cumulative till date 1,827.3 Cr

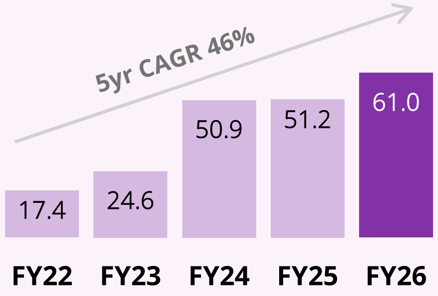
Revenue – Identity Services

(₹ IN CRORES)



e-KYC Transactions

(IN CRORES)



~17 lacs

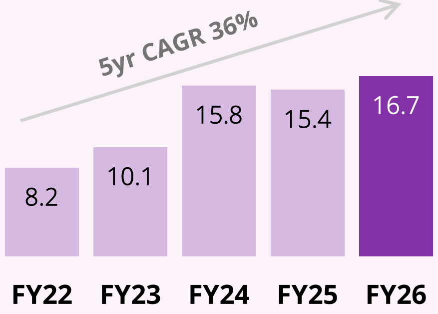
Transactions per day

Dominant market position (among top 5 KSAs)

Cumulative till date 284.5 Cr

e-Sign Transactions

(IN CRORES)



~4.6 lacs

Transactions per day

Protean Rank #1 in India

Cumulative till date 79.8 Cr

Growth Drivers

- **1.3 Bn+** Mobile Connections with **>75 crore** Smartphone Users in (FY26)
- **~107 crore** internet users (FY26)
- **2.18 lakhs Village Councils** connected to Broadband (BharatNet)
- **80%+** Banking Penetration with **260 crore** accounts
- **>5 crore** bank accounts opened per day with Interoperable Banking Infra (CBS, NFS, AePS)
- **66.2 crore** digital transactions in a day
- **50 lakh crore** cumulative DBT transfer since launch **(324+ schemes** across **56 ministries)**

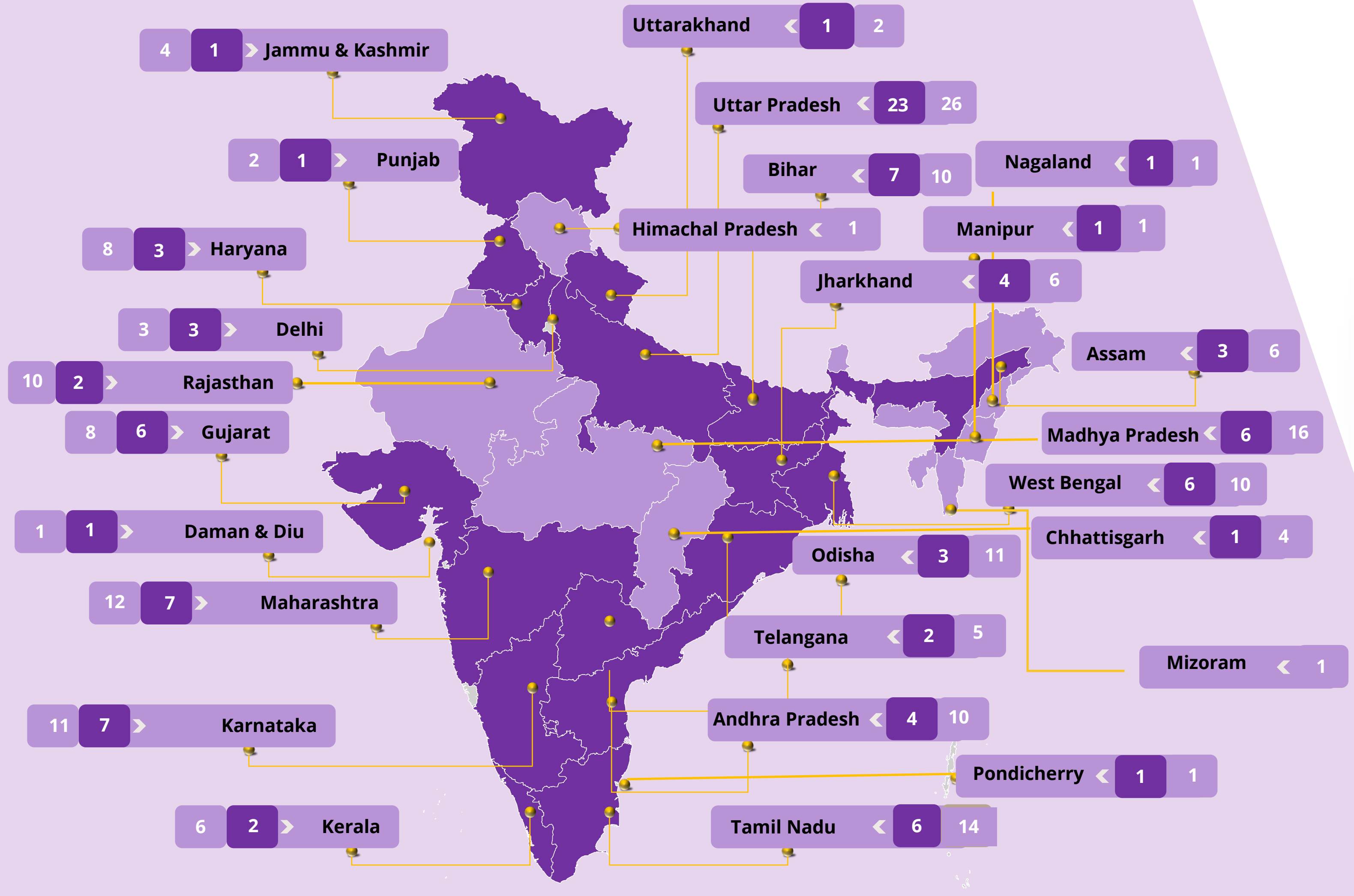
Source: UIDAI

Transaction volumes include internal services while revenue reflects only external billing

*adjusted for revision in UIDAI Charges from Rs.20 per transaction to ~ ₹ 3 per transaction which is pass through cost for the company

Building Aadhaar Seva Kendra's across India

protean



Planned ASK's

Operational ASK's

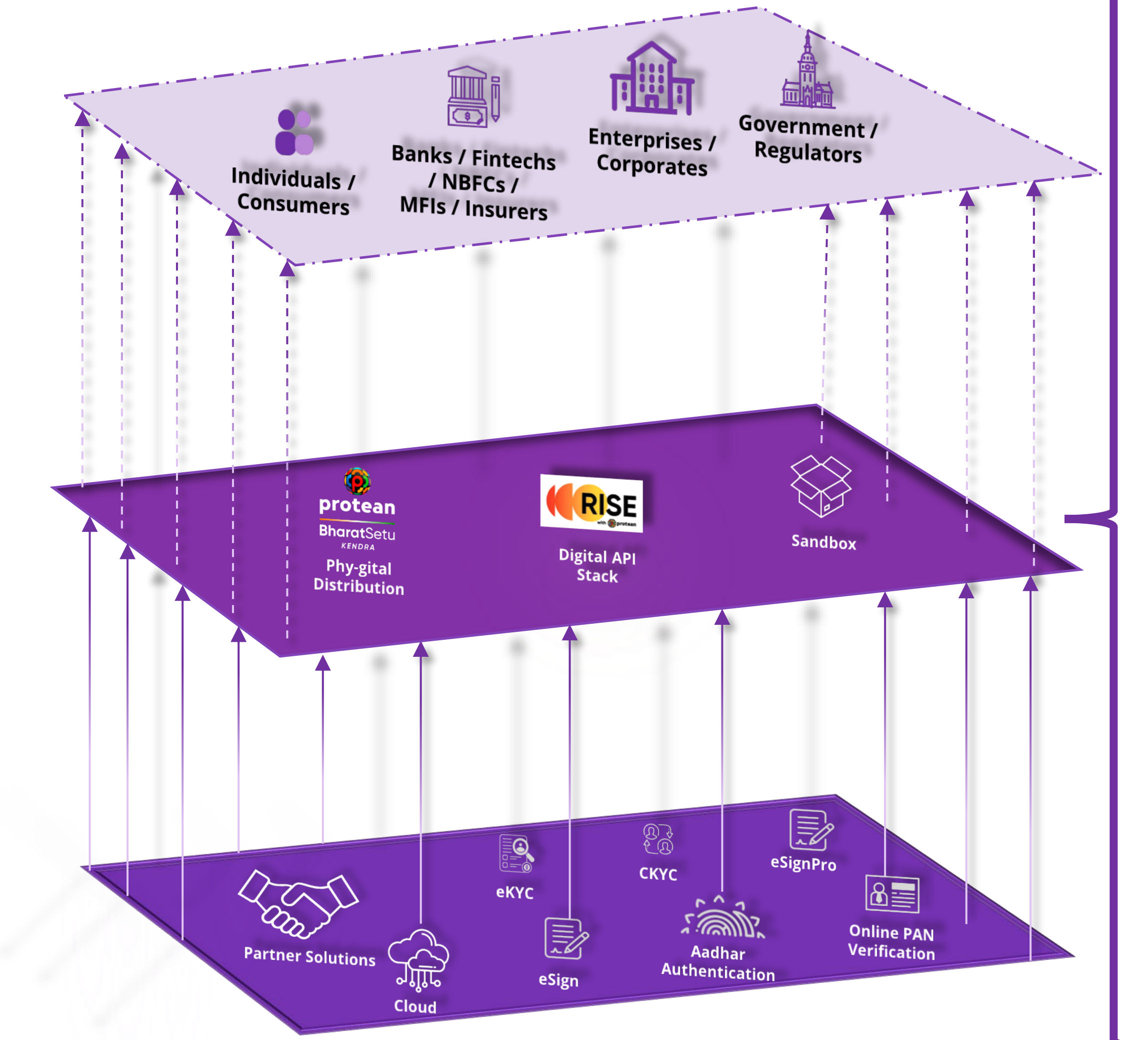
- Won UIDAI Mandate to setup **190 Aadhaar Seva Kendra's** (ASKs) across India
- **102 ASKs operational** as of July 2026 across 25 States & UT's
- Remaining 88 ASKs to be operational **by Q3FY27**

C.2

Enabling Enterprise Digital Ecosystems

AI Powered ‘Intelligence Layer’ atop Digital Public Infrastructure

Enabling Enterprise Digital Ecosystems



1 Onboarding Stack using Protean's identity Solutions

- eKYC, Aadhaar Auth, Online Pan Verification, CKYC

2 Digital Signing & Stamping, Digital Documentation Workflow Stack (eSign Pro)

- Sole provider with end-to-end stack: Aadhaar e-Sign + e-Sign Workflow + e-Stamping + Document Management System
- Market leader with strong forward and backward integration- Highly configurable basis client needs

3 Comprehensive & Customizable API Stack (RISE with Protean)

- Comprehensive multi-sectoral curated API stack by combining **"proprietary and partner"** products
- Powering RBIH ULI & Government's API Setu
- Fully automated workflows with sandbox capabilities

4 Cloud Services

- Certifications – MeitY, PCI-DSS, SOC 1, SOC 2, SOC 3, ISO, HIPPA
- Energy Efficient Sovereign Cloud Services
- Self-service on-premise cloud using open-source tech
- Integration of API Gateway enabling scalability across multiple sectors

Solution Led Approach – Bundling products to create comprehensive multi-sectoral product journey's

C.3

Global Expansion

Taking the DPI & Enterprise Digital Stack 'Global'

Aligned with Nation's Vision for Digital Bharat

"India has created an online Global Digital Public Infrastructure Repository. We are ready to share our experience of using Digital Public Infrastructure with the world, especially the Global South"

PM Addresses G20 Digital Economy Ministers

"India must not just consume technology but create it"

PM Speech on 6th anniversary of 'Digital India Abhiyan'

"Digital India is the instrument for AatmaNirbhar Bharat"

PM Speech on 6th anniversary of 'Digital India Abhiyan'

"Digital India means Minimum Government, Maximum Governance "

PM Speech on 6th anniversary of 'Digital India Abhiyan'

G-20 Summit, 2023

India AI Impact Summit 2026

Picture Source – G20 Summit , Impact Summit

Taking India's DPI & Enterprise Stack Global

Layer-by-layer in the 'DPI-in-a-Box' model

protean

Foundational ID

Enabling Population Scale Digital Identity, CKYC

Enterprise Stack

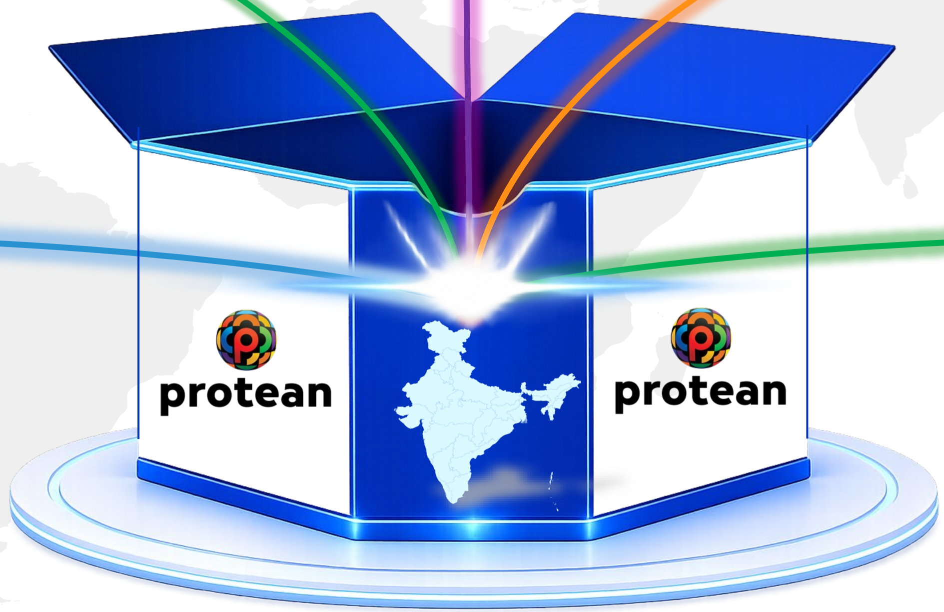
API stack, Digital Onboarding & Document workflow Solutions

Pension & Retiral Solutions

CRA for Population Scale Pension Infra

Taxation

Designing & Building Central Tax System



Open Digital Ecosystems

E-commerce, Agriculture, Health, Education, Insurance

Each identified vertical presents Significant Business Opportunity

Strategic Vision

India's Trust Infrastructure - Built Locally, Deployed Globally

- **Global 'Trust Infrastructure' Company for DPI**
  Partner of choice for all 'National & Global' open-source deployments via our DPI-in-a-Box approach

- **Leading Digital document workflow & eSign platform**
  For Government, BFSI and Enterprises alike

- **Unified citizen service Platform for India**
  Unified Phy-Gital distribution connecting Governments, Enterprises and Citizens

- **Trusted KYC and RegTech backbone Globally**
  Common financial KYC platform for every regulator

- **Leader in building and operating Registry Globally**
  Sustaining leadership at home (Retiral, Agristack etc.) and creating stacks for global markets

- **Operating System for 'API' Marketplace**
  Bringing Government and Enterprise ecosystems together on one platform

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