

IDAL/2026-27/SE/17

May 8, 2026

**National Stock Exchange of India Ltd
BSE Ltd.**

**Scrip Symbol - INTELLECT
Scrip Code - 538835**

Dear Sir/Madam,

Sub: Analysts / Institutional Investors Presentation

We have enclosed the presentation for Analysts and Institutional Investors on the Company's Audited Financial Results for the quarter and financial year ended March 31, 2026.

Kindly take the above information on record.

Yours Truly,
For **Intellect Design Arena Limited**

**Prakash Bharadwaj
Company Secretary and Compliance Officer
ACS-37214**

Intellect Design Arena Limited

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Growth by Design

Research and engineering compounding outcomes through deliberate design choices in products, markets, and customers

Q4 & FY26 Earnings Announcement



Safe Harbour Statement

Certain statements in this release concerning our future prospects are forward-looking statements. Forward-looking statements by their nature involve a number of risks and uncertainties that could cause actual results to differ materially from market expectations. These risks and uncertainties include, but are not limited to our ability to manage growth, intense competition among Indian and overseas IT Products companies, various factors which may affect our cost advantage, such as wage increases or an appreciating Rupee, our ability to attract and retain highly skilled professionals, time and cost overruns on fixed-price, fixed-time frame contracts, client concentration, restrictions on immigration, our ability to manage our international operations, reduced demand for technology in our key focus areas, disruptions in telecommunication networks, our ability to successfully complete and integrate potential acquisitions, liability for damages on our service contracts, the success of the companies in which Intellect Design Arena has made strategic investments, withdrawal of governmental fiscal incentives, political instability, legal restrictions on raising capital or acquiring companies outside India, unauthorised use of our intellectual property and general economic conditions affecting our industry.

Intellect Design Arena may, from time to time, make additional written and oral forward-looking statements, including our reports to shareholders. These forward-looking statements represent only the Company's current intentions, beliefs or expectations, and any forward-looking statement speaks only as of the date on which it was made. The Company assumes no obligation to revise or update any forward-looking statements.

COMPANY SNAPSHOT

Intellect - An AI-first global FinTech product company

62
Countries
 Global footprint

3
Decades
 Domain expertise in FinTech, since 1993

6,500+
Associates
 Across 39 nationalities

500+
Customers Worldwide
 Banks, AMCs, Insurers & FinTechs

CORE PURPOSE
Complexity Reduction & Transformation Design

Drive **Business Growth** with enhanced efficiency

Implementation Certainty

30% lower TCO (Total Cost of Ownership)

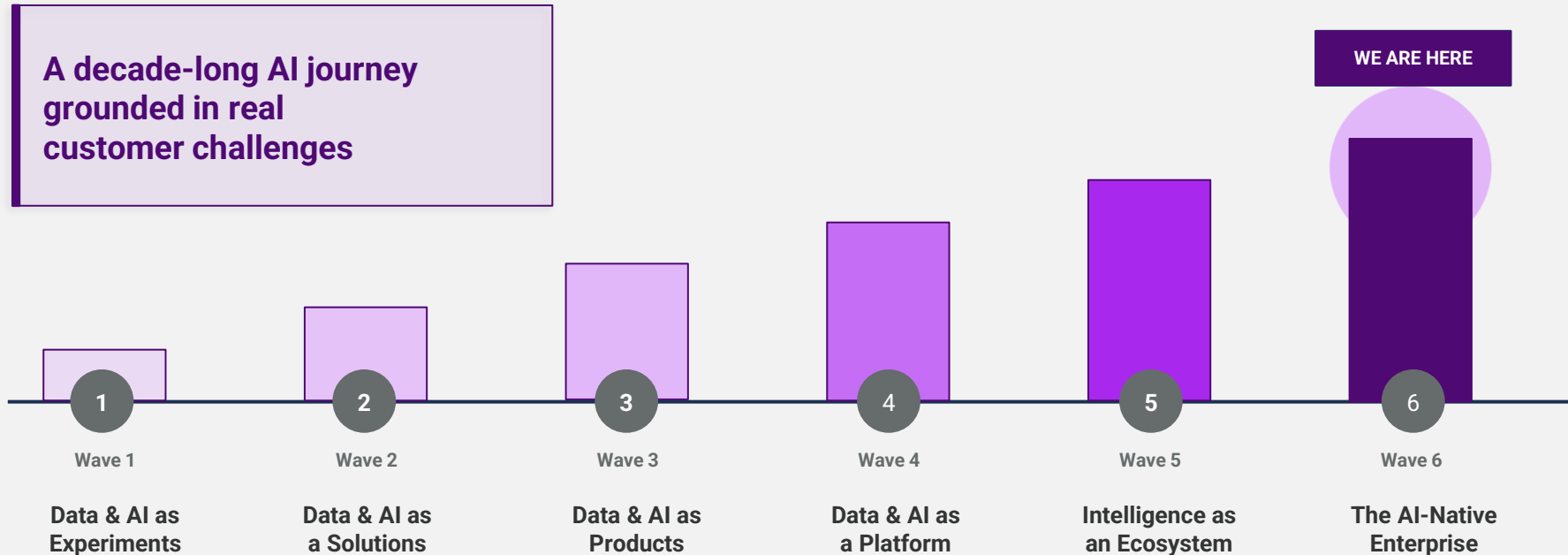
8012
Design Thinking is our DNA
 World's-first Transformation Design Centre for Financial Technology

2 Mn hours
Annual R&D
 Applied research investment

Wholesale Banking
 Consumer Banking
 Wealth & Capital Markets
 Commercial Insurance
 Digital Technology for Commerce
 AI Solutions

A decade of AI - Now at an inflection point

We are entering the Wave 6 of the AI-native enterprise



Two platforms. One unfair advantage.

eMACH.ai

Comprehensive & Composable Open Finance Platform

700

Microservices

3,061

APIs

942

Events

- Composable: Combine financial services by design
- Contextual: Market-specific, not generic solutions
- Connected: Enterprise Siloed → Connected Intelligence

Purple Fabric

Open Business Impact Enterprise AI Platform

45+

Clients Live

95%+

Accuracy SLA

18-Layer

Architecture

550

Domain-aware Agents

- No lock-in, no black box — full deployment flexibility
- Low-code AI Agent Studio for faster build cycles
- Extends existing AI investment, reduces LLM costs

THE THEME

Three dimensions of design – One compounding outcome

We do not **chase** growth. We **design** for it.

Every 3-year cycle, we **re-engineer** three interlocking dimensions of the business and let the math do its work.

01

Designing our Products

A new product focus in every 3-year cycle, methodically scaled from Stage 1 (Initiation) to Stage 4 (₹ 1,500 Cr)

02

Designing our Market Presence

Designed to capture growth opportunities by balancing our product portfolio across geographies

03

Designing our Customer Portfolio

Designed to balance across customer segments from global giants, Tier 1 to mid-market and specialized segments

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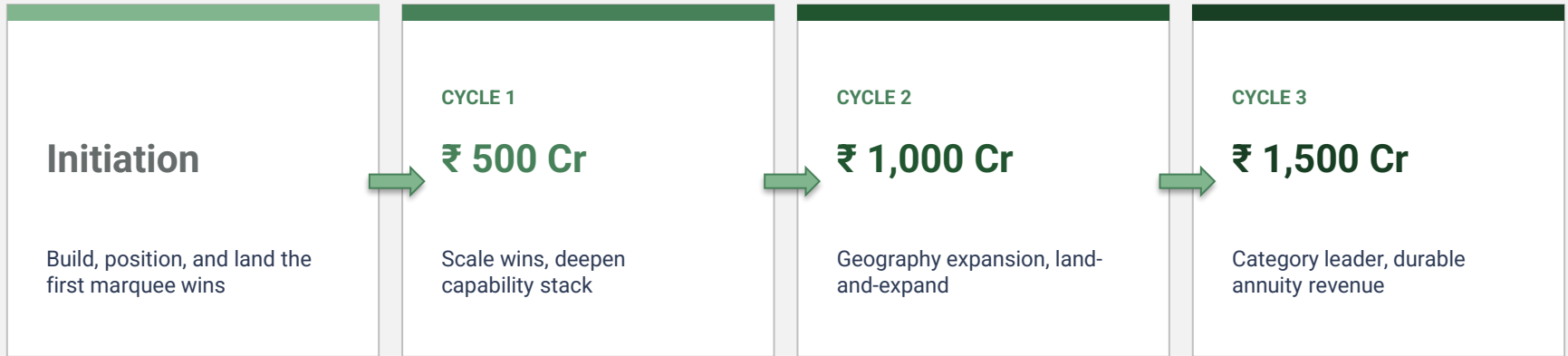
03

Designing our customer portfolio

Designed to balance across customer segments from global giants, Tier 1 to mid-market and specialized segments

Every focus area moves through four stages in three cycles

We pick a new focus area every **three financial** years.



DESIGN PRINCIPLE 9 years of focused execution converts an initiation bet into a ₹ 1,500 Cr annuity

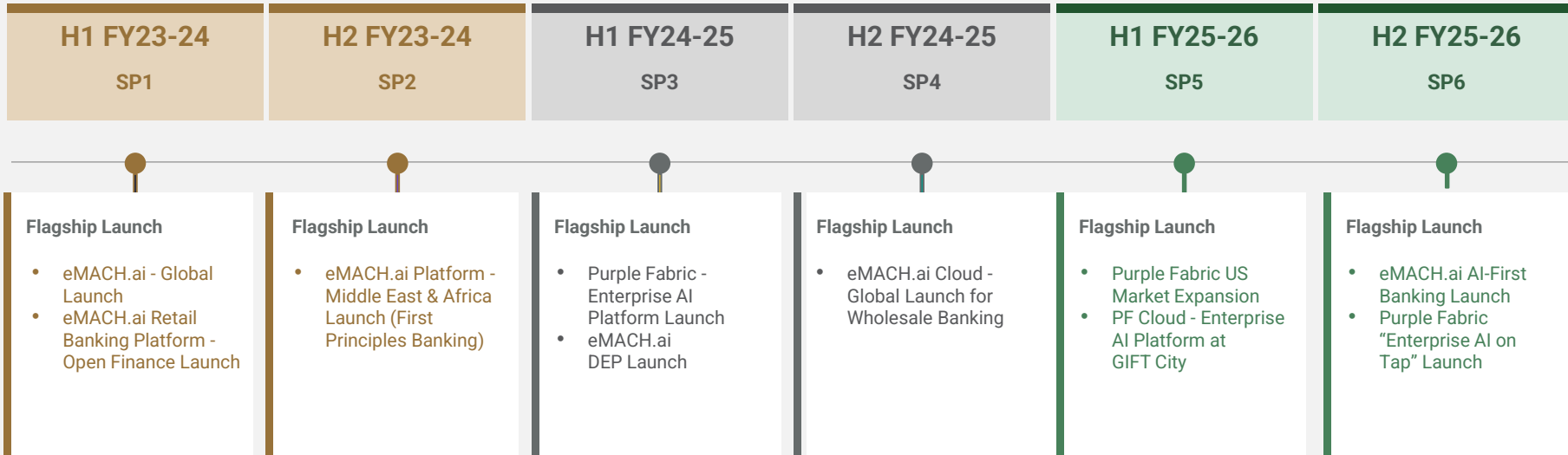
The same playbook, three times running

FOCUS AREA	FOCUSED IN	TODAY (ARR)	PROGRESSION
Wholesale Banking FULLY MATURED • CATEGORY LEADER	FY16-17	₹ 1,500 Cr	
Consumer Banking ON TRACK • ENTERING CYCLE 3	FY19-20	₹ 1,000 Cr	
Wealth, Capital Markets & Insurance ON TRACK • ENTERING CYCLE 2	FY22-23	₹ 500 Cr	

Each focus area is a deliberate three-year design choice – not an opportunistic pivot

Six Strategic Phases (SP). Two innovation engines

Every six months we plan a **flagship product launch** — and back it with sustained R&D investment



External validation has compounded with every phase

Recognition from **analysts** and **awards bodies**, the industry has tracked our research roadmap step-for-step

H1 FY 23-24 SP1	H2 FY 23-24 SP2	H1 FY 24-25 SP3	H2 FY 24-25 SP4	H1 FY 25-26 SP5	H2 FY 25-26 SP6
<p>RECOGNITIONS</p> <p>8</p> <ul style="list-style-type: none"> ● Analyst Recognition - Datos Insights, Celent, Aite Matrix, Chartis RiskTech ● Industry Award - WealthBriefingAsia 	<p>RECOGNITIONS</p> <p>14</p> <ul style="list-style-type: none"> ● Industry Recognition - ESG FinTech100, Insurance Luminaries Awards ● Analyst Leadership - IBS Intelligence, Celent, Forrester, Gartner, Datos Insights ● Industry Award - Global Private Banker, WealthBriefing MENA 	<p>RECOGNITIONS</p> <p>13</p> <ul style="list-style-type: none"> ● Analyst Leadership - IBS Intelligence #1 Core Banking, Transaction Banking & Lending), Celent, Datos Insights, Chartis RiskTech ● Industry Award - ET Human Capital Awards (Gold, Learning & Upskilling) ● Workplace Recognition - Most Preferred Workplace for Women 	<p>RECOGNITIONS</p> <p>9</p> <ul style="list-style-type: none"> ● Analyst Recognition - Forrester, Chartis RiskTech, Omdia Universe, Datos Insights, Gartner Magic Quadrant 	<p>RECOGNITIONS</p> <p>4</p> <ul style="list-style-type: none"> ● Analyst Recognition - Gartner, Chartis & Celent ● Industry Award - Celent, ET 'Making AI Work' Awards ● National Recognition - National AI Awards 2025 	<p>RECOGNITIONS</p> <p>8</p> <ul style="list-style-type: none"> ● Industry Award - Datos Impact Awards, Best Banking Technology Vendor ● Global Recognition - Euromoney World's Best Transaction Banking Software Provider ● Analyst Leadership - Chartis, Gartner, IDC & Forrester

CUMULATIVE 56 Analyst Leaderships • 18 Industry awards across the 3-year window

Patents – The IP moat behind our products

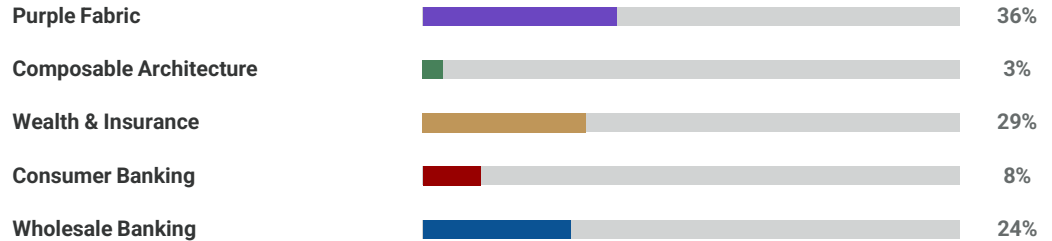
Filings have moved from differentiation to disruptive – concentrated around our **flagship research bets**

PATENTS FILED – TO DATE

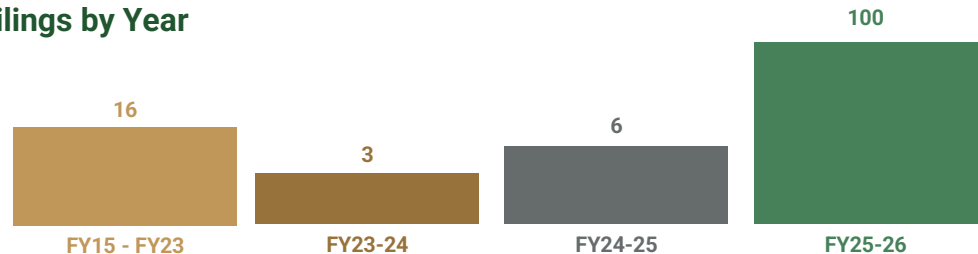
125

GRANTED	9
IN-PROGRESS	111
REJECTED	5

Where we file - By technology area



Filings by Year



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Designed to capture growth opportunities by balancing our product portfolio across geographies

03

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Designed to balance across customer segments from global giants, Tier 1 to mid-market and specialized segments

DESIGNING OUR MARKET PRESENCE

Balanced revenue contribution across geographies

Revenue contribution by **geography** – the mix has materially shifted towards developed markets over the last 3 years.

GEO	FY24	FY25	FY26	% Share
Americas (US & Canada)	341	383	825	27%
Europe	679	747	683	22%
Middle East & Africa	436	462	599	20%
India & South Asia	658	495	542	18%
APAC	399	408	394	13%

All figures (except percentages) are in ₹ Cr

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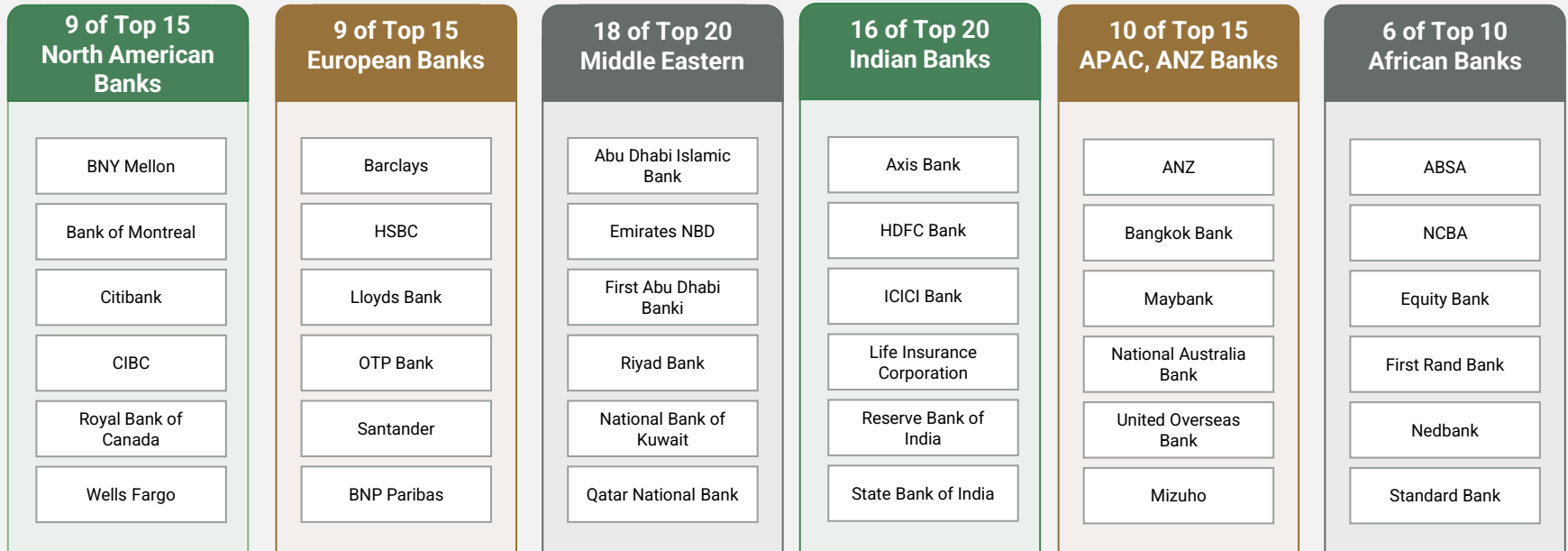
Designing our Customer Portfolio

Designed to balance across customer segments from global giants, Tier 1 to mid-market and specialized segments

DESIGNING OUR CUSTOMER PORTFOLIO

Our global footprint

500+ leading global, regional and challenger financial institutions rely on Intellect



MOMENTUM AT A GLANCE

Pipeline depth and destiny wins — the leading indicators

Pipeline Quality

PIPELINE VALUE

₹ 12,099 Cr

+18% YoY • Highest forward coverage in our history

PIPELINE — NUMBER OF DESTINY DEALS

99

+6% YoY • Volume growth alongside up-market deal size

Destiny Wins

FY25-26 DESTINY-CLASS WINS

21

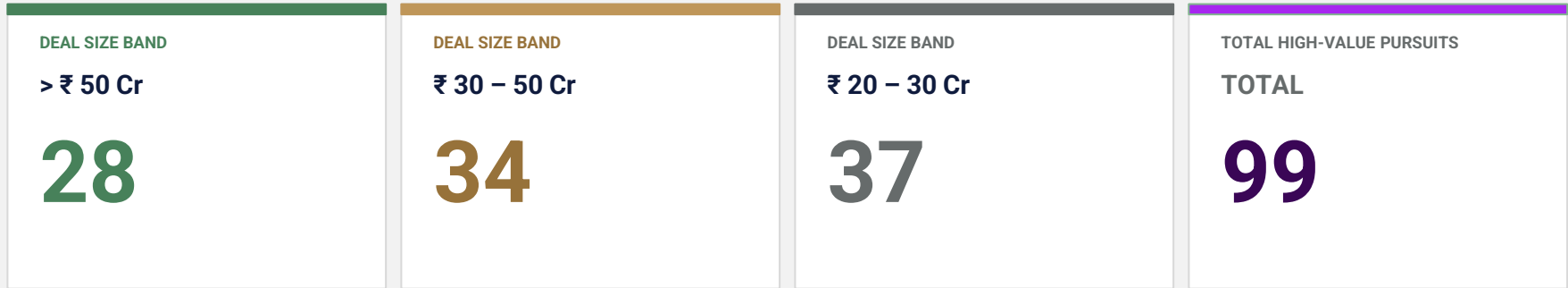
WHAT COUNTS

Multi-product, multi-year programs at marquee institutions — the deals that compound for the next decade

MOMENTUM AT A GLANCE

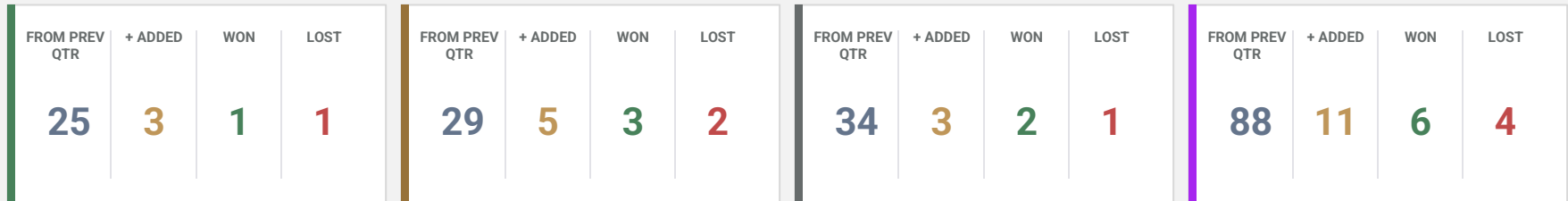
High Value active pursuits - Pipeline movement

Q4 FY26 pursuit count by deal-size band, with quarter-on-quarter movement



Q4 FY25: 97

Q4 FY26 MOVEMENT • HOW EACH BAND CHANGED



Q4 Strategic Wins

Americas

A leading US-based wholesale distributor of specialty insurance products and services chose **Purple Fabric Magic Submission** to enable end-to-end underwriting workflows with improved risk insights and decision consistency

Carte Financial Group, a leading independent mutual fund dealer and National Managing General Agency in Canada, chose the **Purple Fabric GRC Platform** - embedding decision-grade, explainable intelligence for regulatory, onboarding and governance workflows

38 Credit Unions in Canada selected Intellect to power its next-generation digital banking platform **eMACH.ai DEP**. This transformation will accelerate banking adoption and improve retention through a unified experience across mobile and online channels.

A fast-growing apparel retail chain in Chile has extended its long standing implementation of **eMACH.ai Cards**, continuing to manage the full card lifecycle with real-time processing and deliver personalised, secure, and scalable card experiences

Middle East

A UAE-based full-service corporate bank chose **eMACH.ai DTB** to enhance corporate client servicing through streamlined transaction workflows and improved operational efficiency

A publicly listed Islamic bank headquartered in Kuwait chose **eMACH.ai DTB** to streamline payments, collections, and liquidity workflows, enabling faster and more integrated corporate banking services

One of the largest private commercial banks in Iraq, through its strategic technology partner, chose **eMACH.ai DTB** to modernize transaction banking infrastructure and enable seamless integration across corporate systems

A Qatar-based bank headquartered in Doha chose **eMACH.ai DEP** to deliver unified, personalised digital journeys across onboarding, servicing, and engagement

A digital-first bank in Saudi Arabia chose **eMACH.ai DEP** to deliver seamless, customer-centric journeys through a headless architecture with a React Native-driven mobile experience

Europe

A British universal bank headquartered in the UK chose **eMACH.ai Payments** as part of its core demand deposit account (DDA) transformation enabling resilient, high-performance payment orchestration

One of the largest banks in the Kingdom of Saudi Arabia, part of a leading European financial holding group, selected **eMACH.ai Liquidity Management** to achieve real-time visibility and centralised control across enterprise liquidity, enabling proactive cash positioning and optimisation

Q4 Strategic Wins

India

A global banking major serving more than 40 million customers chose **eMACH.ai Wealth** to deliver a unified, multi-tenant wealth platform across domestic and GIFT City operations, enhancing client engagement and advisory capabilities

A payments bank in India driving financial inclusion for over 14 million customers chose **eMACH.ai Treasury** to strengthen liquidity management and enable real-time, enterprise-wide visibility across cash positions

APAC

A leading full-service universal bank in the Philippines chose **eMACH.ai Brokerage** to unify trading, risk, and settlement, enabling scalable, compliant, and high-performance securities operations

One of the pioneers in the Malaysian asset management industry chose **eMACH.ai Registrar and Transfer Agency (RNTA)** to manage the full fund lifecycle, including investor onboarding, transactions, reconciliation, and regulatory reporting

CRYSTAL BALL GAZING

Five new design choices for the next 3 years

Concentrated bets – each one designed to compound across products, markets, and customers

<p>01 AI-First (Purple Fabric)</p>	<p>Native AI surface across every product line. Annuity-priced. Talent and IP moat.</p>
<p>02 M2C – Mainframe to Cloud</p>	<p>Legacy Mainframe technology stack transformed by cloud native eMACH.ai</p>
<p>03 Wholesale Banking Ecosystem</p>	<p>Platform of platforms – Deposits, Lending, Cash, Liquidity, Trade & SCF and Treasury</p>
<p>04 Payments</p>	<p>Embedded, cross-border, real-time. The connective tissue across our suites.</p>
<p>05 Financial Advisory</p>	<p>Wealth + Insurance Advisory at scale, AI-augmented for the next-gen investor</p>



FY26 Financial Highlights

MOMENTUM AT A GLANCE

Growth momentum across all financial metrics

01

Robust top-line growth

Strong Performance delivered with total Income at **₹ 3,161 Cr** reflecting a robust **23% YoY** growth

02

Strong EBITDA growth

EBITDA increased to **₹ 703 Cr** a strong **16% YoY** growth reflecting strong operating leverage and our platform led model

03

License-linked growth

License linked revenue increased to **₹ 1,667 Cr** a robust **34% YoY** growth reinforcing the compounding strength of subscription revenues

04

Accelerating profit growth

PBT increased to **₹ 493 Cr** a **12% YoY** growth, reflecting steady profit expansion driven by execution discipline

05

Cash position growth

Cash and cash equivalents increased to **₹ 1,257 Cr** a **23% YoY** growth reflecting strong cash generation

06

Working capital efficiency

DSO stood at **126 days**, reflecting tighter collections and improved working capital management

07

Global momentum

Secured **59 new deal wins** and delivered **91 digital transformations** across leading global banks and insurers

08

Strong leadership pipeline

23 senior leaders at SVP level and above joined Intellect in FY26 strengthening leadership depth and execution capabilities

FY26 – Financial highlights

All amounts are in INR

<p>Total Income</p> <p>3,161 Cr</p> <p>YoY: +23%</p>	<p>License Linked Revenue</p> <p>1,667 Cr</p> <p>YoY: +34%</p>	<p>License</p> <p>517 Cr</p> <p>YoY: +3%</p>	<p>Platform</p> <p>580 Cr</p> <p>YoY: +141%</p>	<p>AMC</p> <p>570 Cr</p> <p>YoY: +13%</p>
<p>Gross Margin</p> <p>1,786 Cr</p> <p>YoY: +19%</p>	<p>EBITDA</p> <p>703 Cr</p> <p>YoY: +16%</p>	<p>Non-GAAP EBITDA (Adjusted EBITDA)</p> <p>756 Cr</p> <p>Excludes stock compensation cost</p>	<p>Profit Before Tax (Before Exceptional Items)</p> <p>493 Cr</p> <p>YoY: +12%</p>	<p>Profit After Tax (After Exceptional Items)</p> <p>369 Cr</p> <p>YoY: +11%</p>
<p>Profit After Tax (After Exceptional Items)</p> <p>345 Cr</p> <p>YoY: +4%</p>	<p>Cash & Cash Equivalent</p> <p>1,257 Cr</p>	<p>Collections</p> <p>3,043 Cr</p>	<p>Deal Wins</p> <p>59</p>	<p>Digital Transformations</p> <p>91</p>
<p>New Senior Leaders</p> <p>23</p>				

Q4 FY26 – Financial highlights

All amounts are in INR

<p>Total Income</p> <p>884 Cr</p> <p>YoY: +18%</p>	<p>License Linked Revenue</p> <p>464 Cr</p> <p>YoY: 18%</p>	<p>License</p> <p>152 Cr</p> <p>YoY: -13%</p>	<p>Platform</p> <p>162 Cr</p> <p>YoY: +105%</p>	<p>AMC</p> <p>149 Cr</p> <p>YoY: +8%</p>
<p>Gross Margin</p> <p>515 Cr</p> <p>YoY: +12%</p>	<p>EBITDA</p> <p>221 Cr</p> <p>YoY: -3%</p>	<p>Profit Before Tax</p> <p>162 Cr</p> <p>YoY: -10%</p>	<p>Profit After Tax</p> <p>120 Cr</p> <p>YoY: -11%</p>	<p>ARR – Annual Recurring Revenue</p> <p>1,247 Cr</p> <p>YoY: +43%</p>
<p>Cash & Cash Equivalent</p> <p>1,257 Cr</p>	<p>Collections</p> <p>791 Cr</p>	<p>Deal Wins</p> <p>15</p>	<p>Digital Transformations</p> <p>25</p>	<p>DSO</p> <p>126</p>

Audited Financial Results for Q4 and FY Ended – March 31, 2026

Additional Information on function-wise classification of the statement of Profit and Loss of the Group

INR Cr

Particulars	Quarter Ended			Full Year Ended	
	Mar 31, 2026 (Q4FY26)	Dec 31, 2025 (Q3FY26)	Mar 31, 2025 (Q4FY25)	Mar 31, 2026 (FY26)	Mar 31, 2025 (FY25)
INCOME					
Revenue from Operations	851.65	733.52	727.35	3,042.97	2,495.50
Other Income	32.82	19.47	21.20	117.79	81.53
Total Income	884.47	752.99	748.55	3,160.76	2,577.03
EXPENDITURE					
Software Development Expenses	369.02	345.55	286.93	1,374.81	1,070.18
Gross Margin	515.46	407.44	461.61	1,785.96	1,506.85
SG & A Expenses	232.06	224.17	181.26	847.07	691.38
R & E Expenses	62.57	61.41	53.49	235.85	207.90
Total Expenditure	663.65	631.13	521.68	2,457.73	1,969.46
EBITDA	220.83	121.86	226.86	703.03	607.57
Depreciation & Amortisation	(58.72)	(53.22)	(41.44)	(208.90)	(156.41)
Others	(0.01)	0.20	(4.36)	(1.05)	(9.10)
Profit / (Loss) Before Tax	162.10	68.84	181.07	493.08	442.07
Provision For Taxation	(41.88)	(17.32)	(45.75)	(124.58)	(109.29)
Profit / (Loss) After Tax	120.22	51.53	135.32	368.51	332.77
PAT after exceptional items	120.22	28.45	135.32	345.43	332.77

Note: Exceptional items comprises of Gratuity Provision of ₹ 30.84 Cr and the resultant deferred tax of ₹ 7.76 Cr in Q3 FY26 (due to new labour codes)

Board Announcements

In line with the Dividend Distribution Policy of the Company, the Board has recommended a final dividend of Rs. 4/- plus a special dividend of Rs. 3/- per share basis of face value of Rs. 5/- each on the Equity Shares for the financial year ended March 31, 2026, subject to the approval of shareholders at the ensuing Annual General Meeting (“AGM”).

The record date for determining entitlement of shareholders to receive the final dividend has been fixed as Friday, July 24, 2026. The dividend, upon declaration by the shareholders, will be paid on or before Saturday, August 29, 2026.

Organisation Announcements

Retirement



Ms. Sudha Gopalakrishnan, currently the Chief Assurance & Governance officer, will be retiring from the services of the Company with effect from the close of business hours on May 31, 2026, upon attaining the age of superannuation.

The Board placed on record its sincere appreciation for the valuable contributions during her tenure with the Company.

Internal Transition & Redesignation:



Mr. Krishna Rajaraman, currently the Chief Technology Officer (CTO), will succeed and transition to the role of Ms. Sudha Gopalakrishnan effective June 1, 2026. The role is being re-designated as "Head – Customer Delivery Experience".



Mr. Vivek Gupta, currently the President & Head of Consulting is being re-designated as "Chief Customer Officer" effective June 1, 2026.

Organisation Announcements

Appointment



Mr. Prashant Lalchandani has been appointed as the Chief Technology Officer (CTO) of the Company effective June 1, 2026, and will be designated as Senior Management Personnel.

Prashant is a distinguished technology leader with over 30 years of experience in product engineering, enterprise architecture, and global banking platforms. As CTO of Intellect, he brings deep expertise in driving large-scale technology transformation, engineering excellence, and innovation-led growth across the financial services ecosystem.

Prior to his elevation as CTO, Prashant served as the CTO for Intellect Wholesale Banking, where he played a pivotal role in shaping the organisation's technology strategy and engineering capabilities. He is currently leading Intellect's transition toward an industrialised, AI-native engineering paradigm, reimagining software delivery through a high-velocity model where AI accelerates execution while human expertise drives decision-making and governance.

Prashant has been instrumental in the evolution of the eMACH.ai framework, Intellect's flagship open finance platform. His leadership philosophy is anchored in delivering "speed with certainty," with a strong emphasis on building secure, resilient, and scalable enterprise solutions for some of the world's most demanding financial institutions. Before joining Intellect, Prashant held senior leadership positions at Capgemini, including roles as Chief Architect and Account CTO, where he led large global architecture and engineering teams. His professional journey also includes key engineering and leadership roles at Principal Global Services, AT&T, and Deutsche Software.

As CTO, Prashant will continue to strengthen Intellect's technology vision, accelerate innovation, and build long-term value for the global financial ecosystem, further positioning the organisation at the forefront of next-generation banking technology.

Five reasons Intellect stands apart

01 AI Native Leadership

Wave 6 infrastructure already live in 45+ institutions globally

02 Zero Debt, Clean Balance Sheet

Strengthening cash position, recurring ARR engine driving compounding returns

03 Global Scale, Deep Domain

62 countries, 500+ clients, 30 years of domain expertise that no competitor can replicate

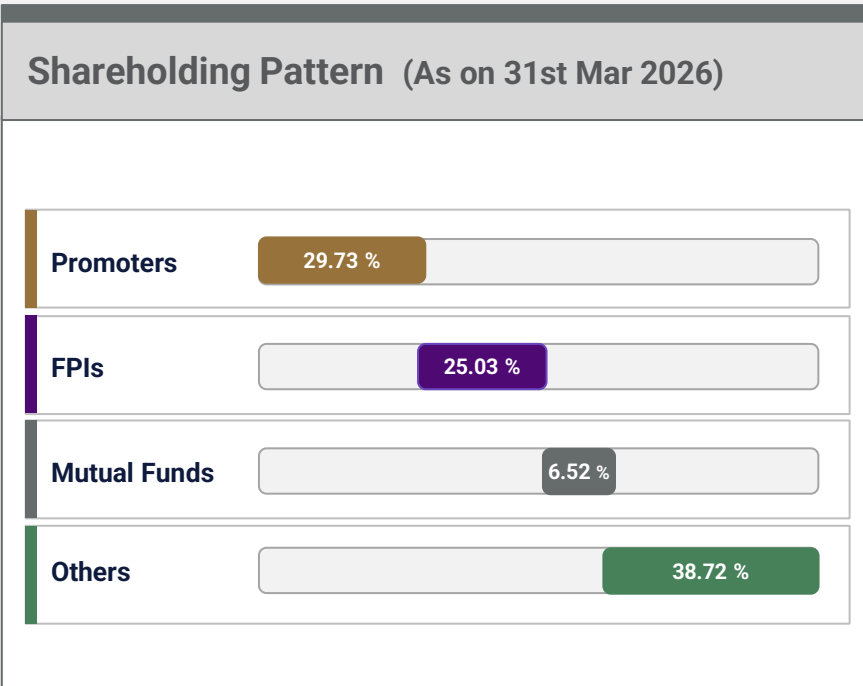
04 Robust Pipeline

Deep funnel with 80+ high-value pursuits > ₹ 20 Cr actively progressing







05 Platform x AI Compounding

eMACH.ai Composability × Purple Fabric Intelligence provides an exponential product moat

Stock information



Stock Data (As on 31st Mar 2026)

 Market Cap	₹ 8,366.65 Cr
 Stock Price	₹ 599
 52 Week (High / Low)	₹ 1,255 / ₹ 577
 NSE / BSE - Symbol	INTELLECT / 538835
 No. of Shares Outstanding	13,96,77,121
 Average Daily Volume (3 Months) - NSE	4.73 Lakhs

Intellect - Contacts

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