

**May 12, 2026**

To, BSE Limited PJ. Towers, Dalal Street Mumbai-400001 <b>Script Code: 532668</b>	To, National Stock Exchange of India Ltd, Exchange Plaza, Bandra Kurla Complex, Bandra (East), Mumbai -400051 <b>Script Code: AURIONPRO</b>
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**Sub: Investor Presentation**

Dear Sir/Madam,

Kindly find enclosed herewith Investor Presentation of the Company for the year ended March 31, 2026.

You are requested to upload the same on your website.

**Thanking You,  
Yours faithfully,**

**For Aurionpro Solutions Limited**

**Ninad Kelkar  
Company Secretary**

**Aurionpro**

LEAD THE NEXT

# INVESTOR PRESENTATION

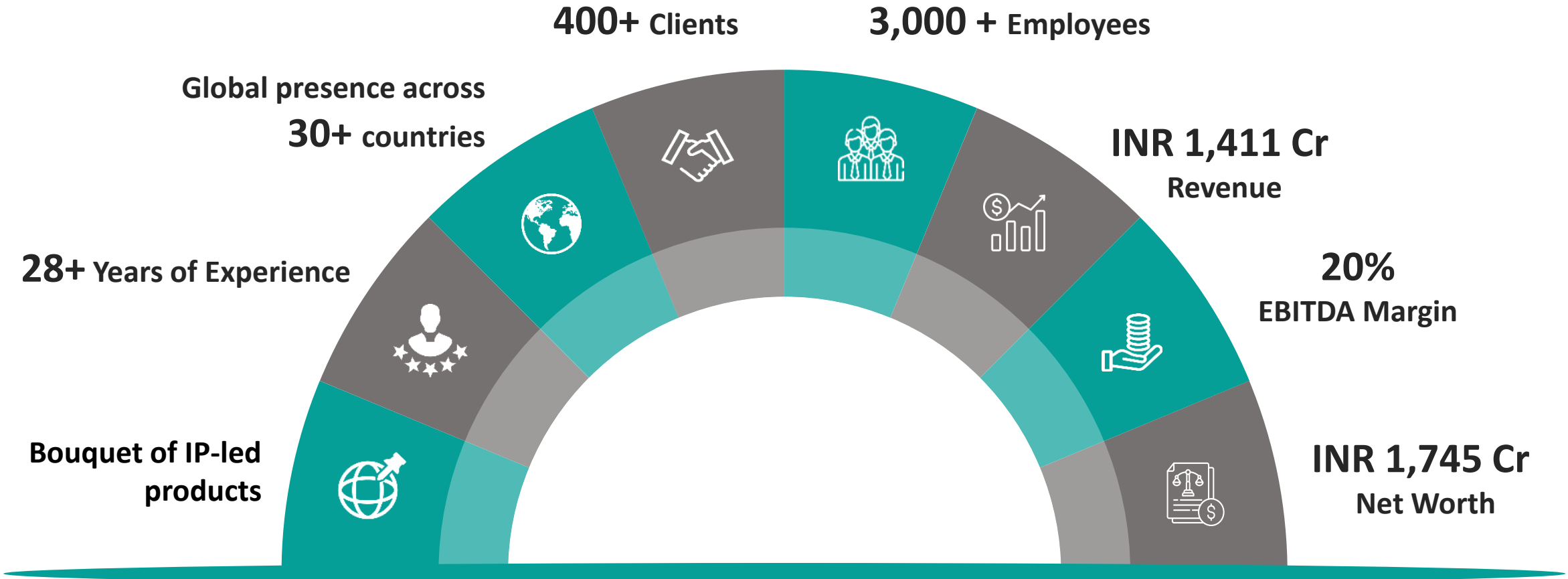
Q4 & Financial Year ended 31<sup>st</sup> March'26

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All Maps used in the presentation are not to scale. All data, information, and maps are provided "as is" without warranty or any representation of accuracy, timeliness or completeness




Note: (1) Data as of FY26 unless stated otherwise; (2) All the above numbers are on consolidated basis

**Platform-led provider of Advanced Technology Solutions enabling enterprises to accelerate Digital Innovation across Banking, Mobility, Payments and Government sectors**

- › Global provider of IP-led products, platforms and services
- › Focus on chosen segments and markets
- › Strive to become vertically integrated player across value chain
- › Experience of catering to multiple customers in the Banking and Fintech industry in Asia
- › Integrated offering in Transit and Automatic Fare Collection (AFC)

<b>FY26</b>		
<b>INR 1,800 Cr + Order Book</b>	<b>INR 1,411 Cr Revenue</b>	<b>20% EBITDA Margin</b>
<b>15.3% PAT Margin</b>	<b>15.2% ROCE</b>	<b>12.2% ROE</b>




**Banking and Fintech**


**FY26**

**INR 751 Cr (53%)**

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**Lending Suite**




**Transaction Banking**

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**Banking and Payment Services**




**Technology Innovation Group**


**FY26**

**INR 660 Cr (47%)**

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**DC and Hybrid Cloud Services**



**Transit Solutions**

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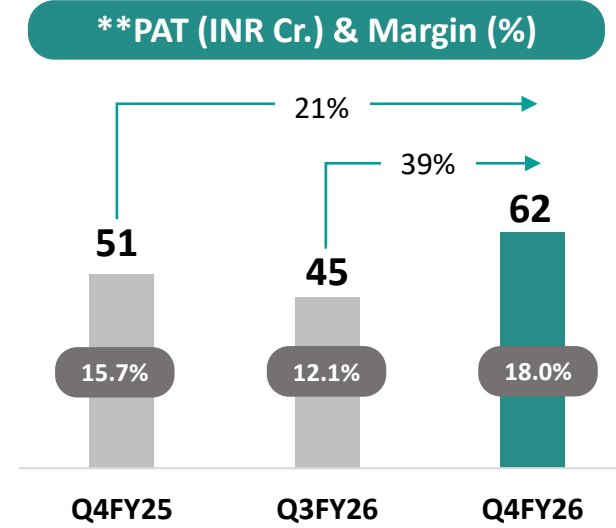
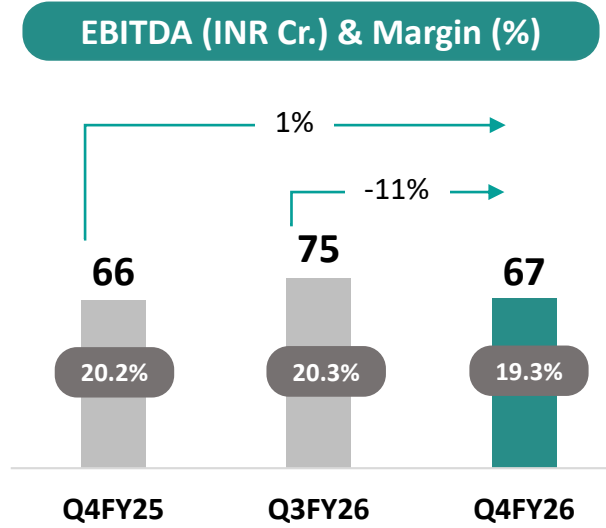
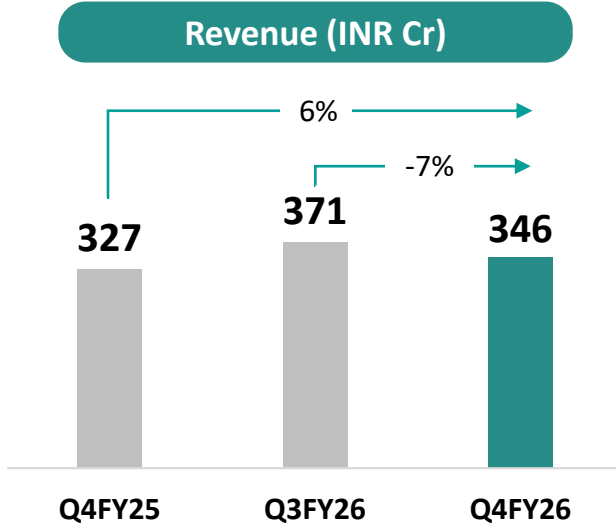


**Smart City**

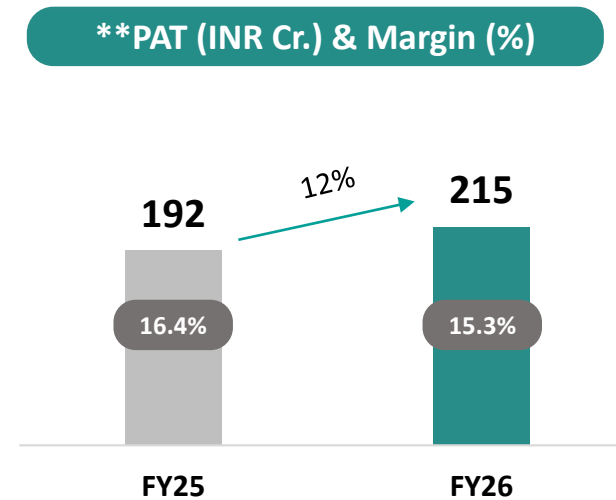
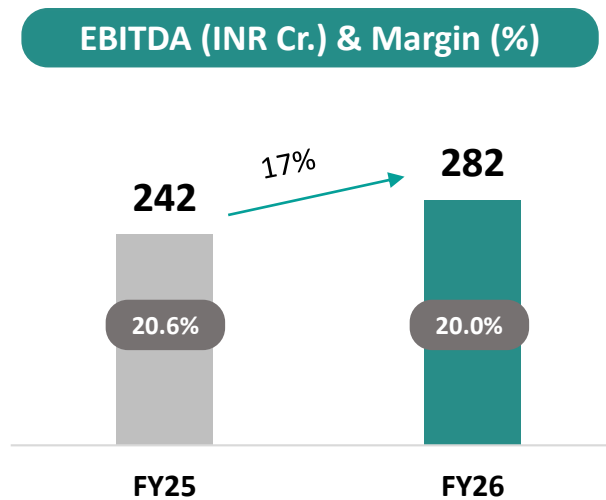
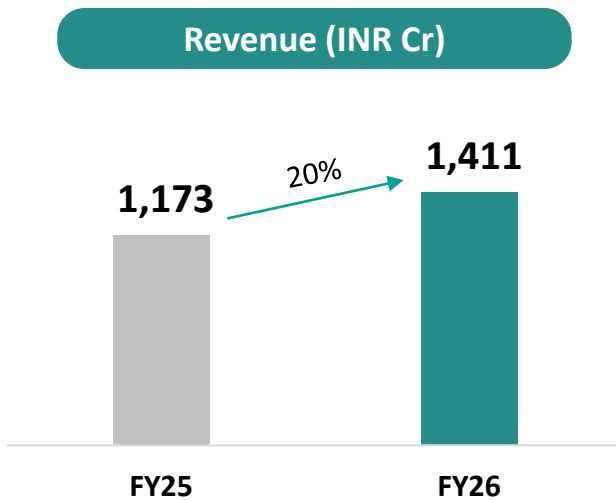
# Financial Performance



Q4 FY26

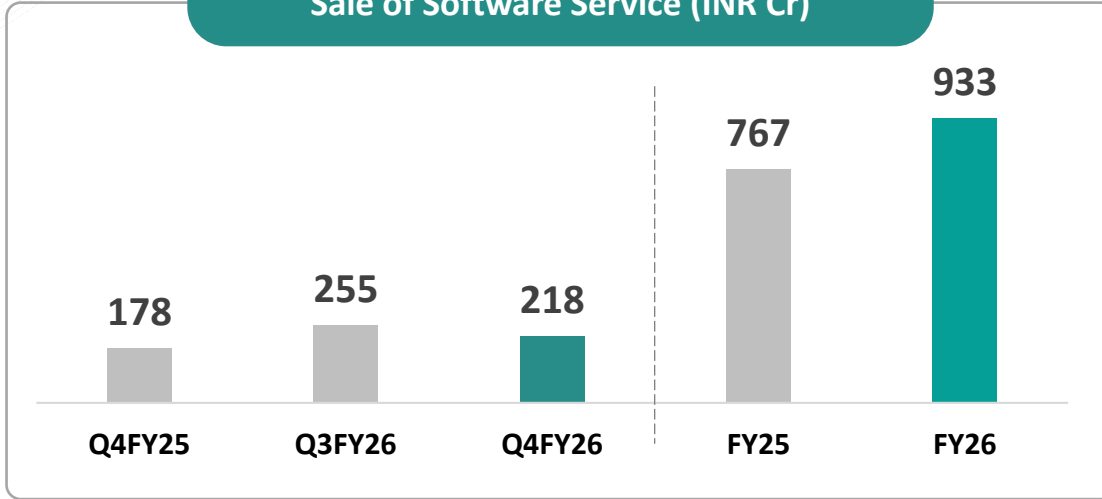


FY26

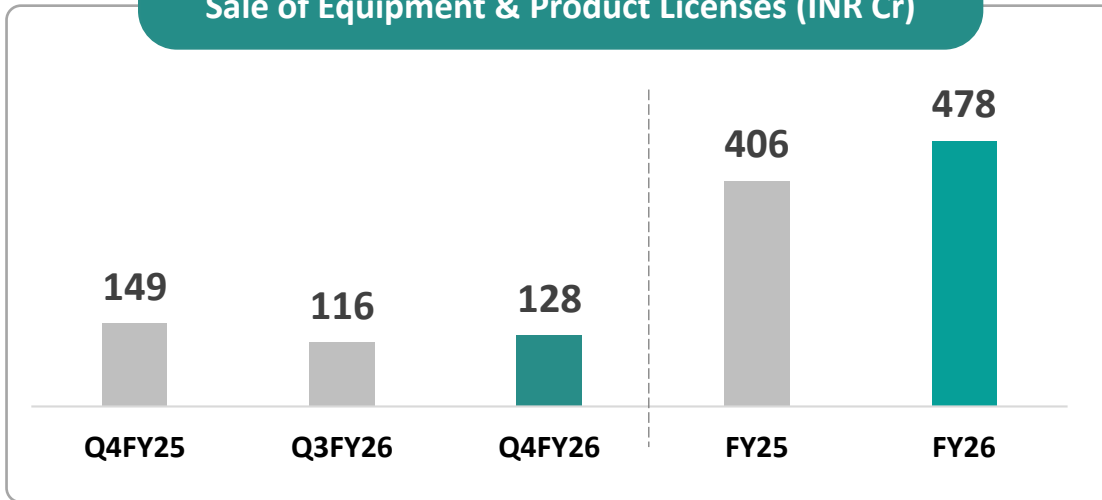


\*\*Q4 FY26 and FY26 PAT includes a one-time charge of INR (1.99 Cr) and INR 6.11 Cr related to the new labour code, which has been disclosed under exceptional item

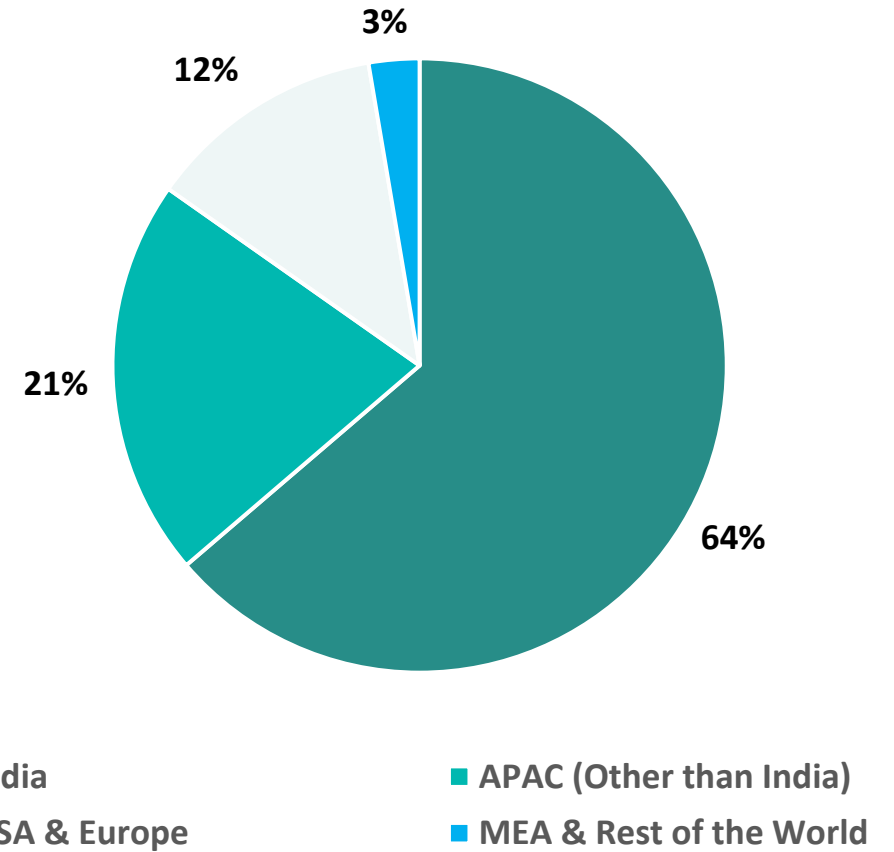
Sale of Software Service (INR Cr)



Sale of Equipment & Product Licenses (INR Cr)



Revenue Break-up (Geography-wise)



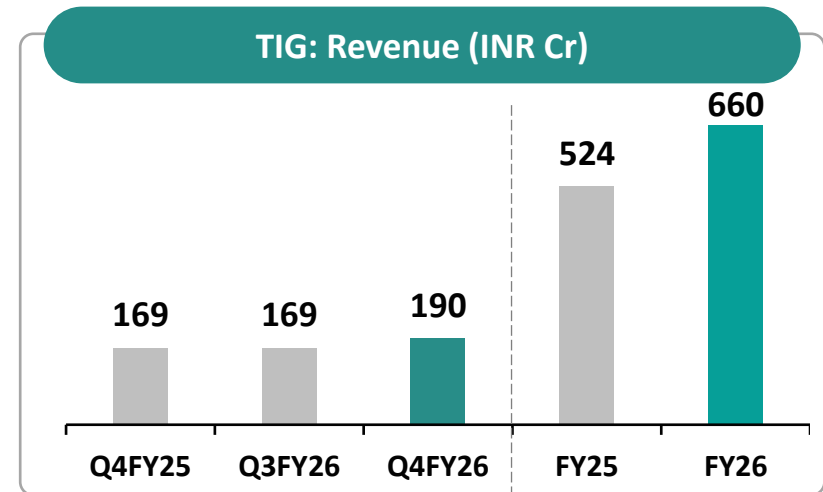
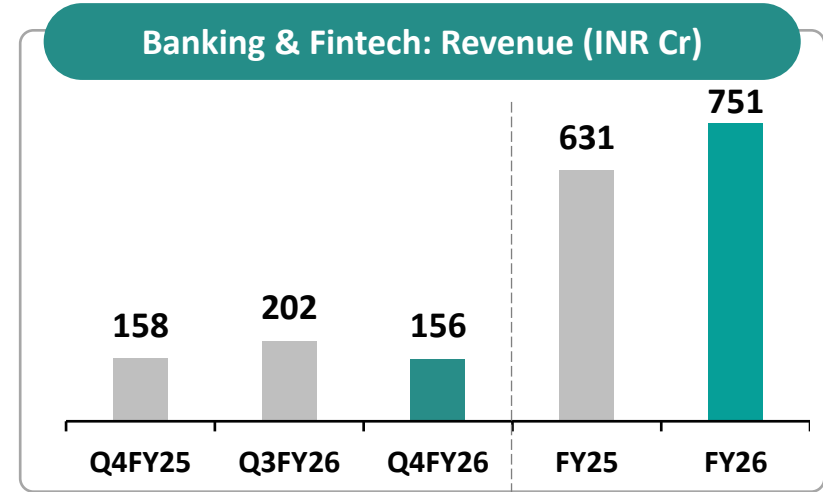
\*All numbers have been rounded off

## Banking & Fintech

- 1 Aurionpro successfully went live with its iCashpro cash management platform at Commercial Bank of Ceylon, Sri Lanka strengthening its international footprint in transaction banking
- 2 Secured a mandate from Diamond Trust Bank (Kenya) to implement its next-gen cash management platform, expanding its footprint in East Africa’s transaction banking market
- 3 Launched Fintra, an AI-native trade finance platform that streamlines core processes with agentic AI and human oversight, setting new benchmarks in efficiency and compliance.

## TIG

- 1 Aurionpro secured a mandate from Diamond Trust Bank (Kenya) to implement its next-gen cash management platform, expanding its footprint in East Africa’s transaction banking market
- 2 Aurionpro Solutions launched Fintra, an AI-native trade finance platform that streamlines core processes with agentic AI and human oversight, setting new benchmarks in efficiency and compliance.



# Consolidated Profit & Loss

Particulars (INR Cr)	Q4 FY26	Q3 FY26	QoQ	Q4 FY25	YoY	FY26	FY25	YoY
<b>Revenue from Operations</b>	<b>346</b>	<b>371</b>	<b>(7%)</b>	<b>327</b>	<b>6%</b>	<b>1,411</b>	<b>1,173</b>	<b>20%</b>
Total Expenses	279	296	(6%)	261	7%	1,129	931	21%
<b>EBITDA</b>	<b>67</b>	<b>75</b>	<b>(11%)</b>	<b>66</b>	<b>1%</b>	<b>282</b>	<b>242</b>	<b>17%</b>
<b>EBITDA %</b>	<b>19%</b>	<b>20%</b>	<b>(99 bps)</b>	<b>20%</b>	<b>(83 bps)</b>	<b>20%</b>	<b>21%</b>	<b>(60 bps)</b>
Depreciation & Amortization	10	10	(5%)	9	19%	39	26	49%
Finance Cost	5	2	-	2	-	10	7	53%
Exceptional Items	-2	8	-	-	-	6	-	-
Other Income	14	2	-	4	-	29	20	45%
<b>PBT</b>	<b>68</b>	<b>57</b>	<b>18%</b>	<b>60</b>	<b>13%</b>	<b>256</b>	<b>229</b>	<b>12%</b>
Tax	5	13	(57%)	8	(37%)	41	37	11%
<b>PAT*</b>	<b>62</b>	<b>45</b>	<b>39%</b>	<b>51</b>	<b>21%</b>	<b>215</b>	<b>192</b>	<b>12%</b>
<b>PAT %</b>	<b>18%</b>	<b>12%</b>	<b>593 bps</b>	<b>16%</b>	<b>230 bps</b>	<b>15%</b>	<b>16%</b>	<b>(111 bps)</b>
<b>EPS* (Basic in Rs.)</b>	<b>11.60</b>	<b>8.00</b>	<b>45%</b>	<b>9.54</b>	<b>22%</b>	<b>39.58</b>	<b>35.40</b>	<b>12%</b>

\*From continuing operations

# Balance Sheet

Particulars (INR Cr)	FY26	FY25
<b>ASSETS</b>		
Property, Plant & Equipment	136	146
Right of Use Assets	8	12
Goodwill	535	497
Other Intangible assets	145	76
Intangible Assets Under Development	67	20
Financial Assets		
- Other Financial Assets	84	42
Income Tax Assets (net)	36	26
Deferred Tax Assets (net)	19	11
Other Non-Current Assets	45	8
<b>Sub-Total Non-Current Assets</b>	<b>1,076</b>	<b>839</b>
Inventories	33	33
Financial Assets		
- Trade Receivables	377	306
- Cash and Cash Equivalents	132	269
- Bank Balances (other than above)	73	93
- Loans	4	7
- Other Financial Assets	310	238
Other Current Assets	305	165
<b>Sub-Total Current Assets</b>	<b>1,233</b>	<b>1,111</b>
<b>Assets Classified as Held for Sale</b>	<b>26</b>	
<b>TOTAL ASSETS</b>	<b>2,335</b>	<b>1,950</b>

Particulars (INR Cr)	FY26	FY25
<b>EQUITY AND LIABILITIES</b>		
Equity Share Capital	54	54
Other Equity	1,684	1,450
<b>Equity Attributable to Equity Shareholders</b>	<b>1,738</b>	<b>1,503</b>
Non-Controlling Interest	7	5
<b>Sub-Total Equity</b>	<b>1,745</b>	<b>1,508</b>
Non-Current Liabilities		
Financial Liabilities		
- Borrowings	1	4
- Lease Liability	4	7
- Other Financial Liabilities	35	39
Other Non-Current Liabilities	4	7
Deferred Tax Liabilities (Net)	2	2
Provisions	21	8
<b>Sub-Total Non-Current Liabilities</b>	<b>67</b>	<b>65</b>
Current Liabilities		
Financial Liabilities		
- Borrowings	50	13
- Lease Liabilities	5	7
- Trade Payables	123	167
- Other Financial Liabilities	198	84
Other Current Liabilities	111	76
Provisions	13	15
Current Tax Liabilities (net)	22	15
<b>Sub-Total Current Liabilities</b>	<b>521</b>	<b>376</b>
<b>Liabilities Associated with Assets Classified Held for Sale</b>	<b>1</b>	
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>2,335</b>	<b>1,950</b>

# Annexures





## Transaction Banking

- › Transaction banking platform that provides a comprehensive solution for full-spectrum corporate banking, giving a superior and consistent client experience.



## Lending Suite

- › End-to-end Credit Risk Management Platform that boosts productivity, improves credit quality, and lowers operational risks.



## Transit Solutions

- › Redefining the tomorrow of connected and contactless transit systems in today with transit solutions



## Platform Services

- › Consulting and integration service umbrella supporting Government-to-government transfer of technology, Consulting for Software Products, Managed IT Services for Software, Data Center & Hybrid Cloud Services

# (A) Transaction Banking

## Enterprise Products and Platforms

Next-Gen Transaction Banking

**iCashpro**

A complete spectrum of corporate banking solution, giving a superior and consistent client experience across customer segments.



Corporate Internet Banking



Collections



Liquidity



Trade Finance



Receivables Management



Payments



Financial Supply Chain



Forex Services

**5 Million**

Transactions per hour: benchmarked to handle

**24x7**

Availability leading to seamless experience

**6000**

Concurrency level: Allowing increased responsiveness

# (B) Lending Suite

Comprehensive credit risk management solution that boosts productivity, improves credit quality, and lowers operational risks.



## Credit Risk Management Solution Universe



# (C) Transit Solutions

Building on long-term partnerships with transit agencies and operators, banks, system integrators, and payment companies, our product solutions, a team of experts, and pedigree enable us to solve problems and deliver solutions that are changing the world of mobility.

Automated Gates



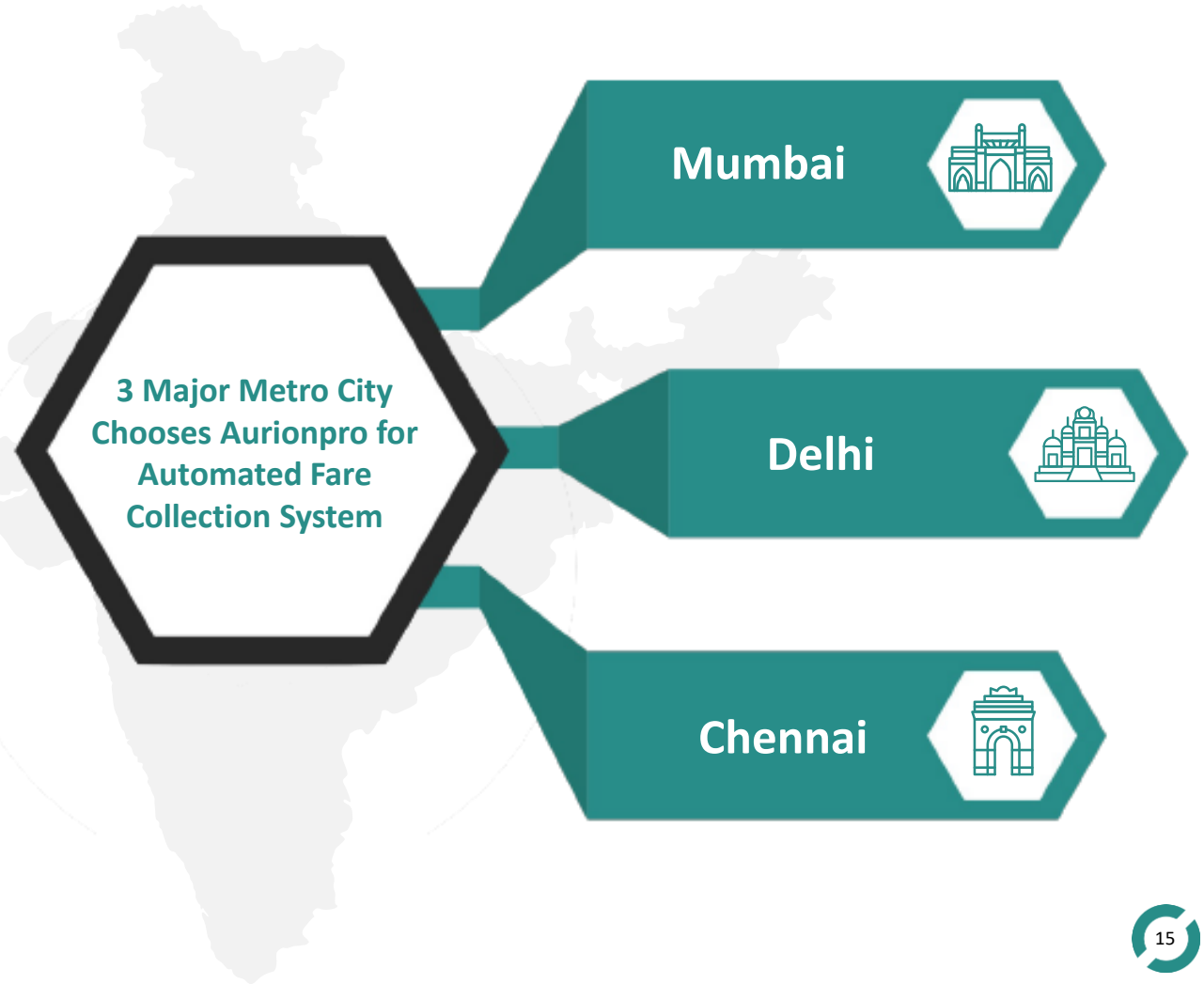
Transit Payment Solutions



Automated Fare Collection



Intelligent Transport Management System (ITMS)



## D) Platform Services – Data Center

1 ~ 100 years of cumulative team experience in DC industry

2 Team comprises of Industry leaders from Ex IBM, Emerson, Sterling & Wilson, AECOM, Sudlows

3 Experience in design of large DC up to 60MW Data Centre

4 Designed and Executed projects which are Certified by Uptime Institute for Tier III & IV standards

5 Experienced Project Delivery team in successfully executing Green & Brown Field

6 In-House MEP Engineering team: Design, Detailed Engineering and Delivery under one roof.

**Consulting  
and planning**



**Design  
and  
Engineering**



**Construction  
Services**



# (D) Platform Services – Hybrid Cloud



## Consulting

- Assessment Services
- Architecting Services
- Cloud Budgeting and Estimation
- Cloud Optimization
- POC
- Cloud Deployment Planning (Roadmap)
- Deployment Services



## Deployment Services

- Cloud Infra Deployment
- Security Implementation
- Performance and Resource Monitoring
- Resource Optimization
- Billing tools configuration



## Migration Services

- Workload Migration (IaaS, PaaS)
- Data Migration



## SOAR (only L1)

- Policy, Design, Audit, Monitoring, Event Response and Continuous Improvement



## Cloud Managed Services

- SLA based onsite/remote operations.
- Continuous resource optimization
- DB Management Services
- DR/BCP reliability and resilience



## High End Services (Roadmap)

- Application Modernization
- Data Warehousing
- Security Policy and Posturing
- Security Audits

# (D) Platform Services -Treasury & Capital Market Operations



**Aurionpro  
Market System**

End-to-end service expertise in all implementation and upgrade projects for Capital markets, Treasury, Risk management, and Regulatory requirements



**Advisory Solutions**



**Project Management Solutions**

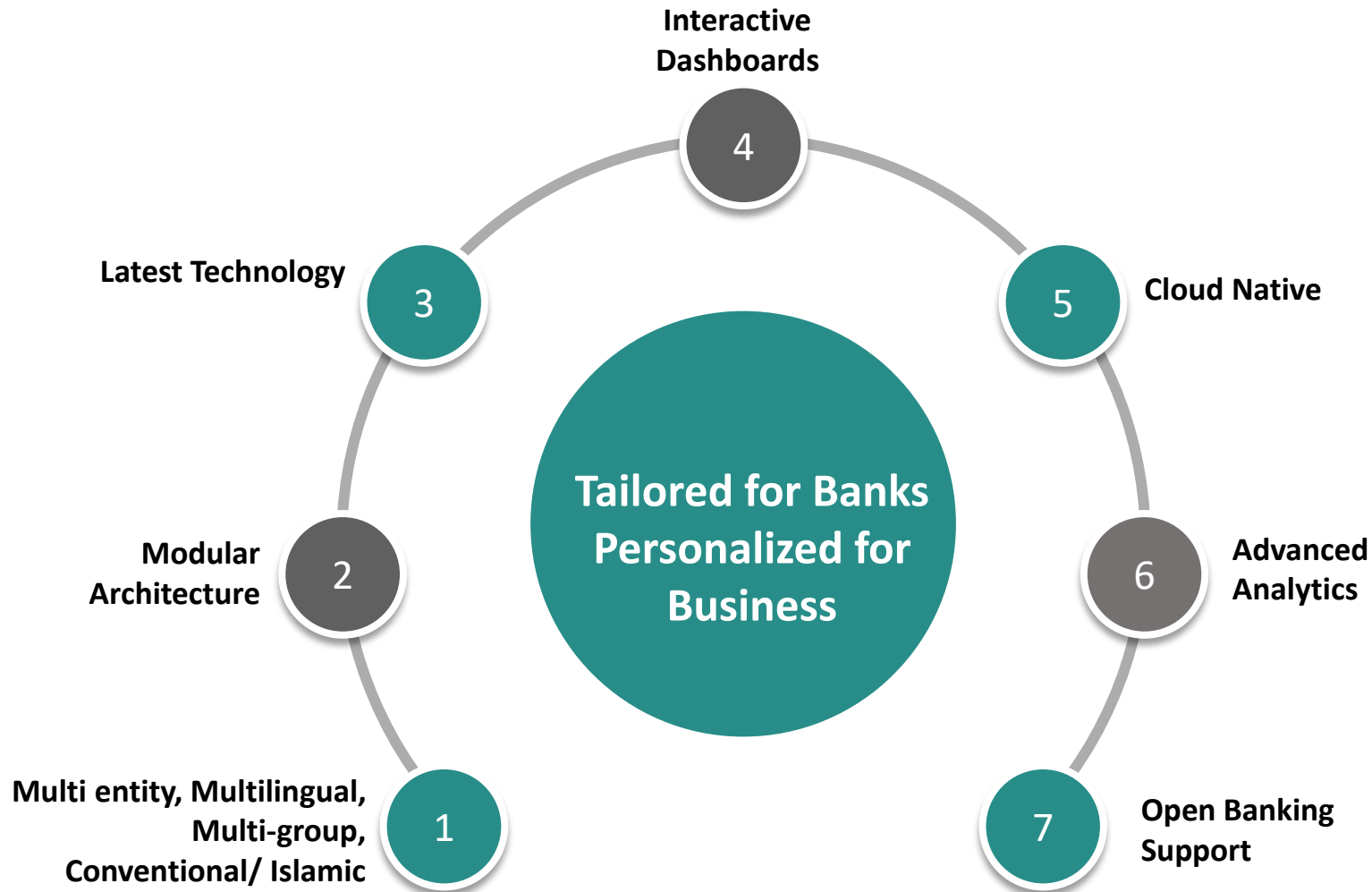


**Delivery Solutions**

# (D) Platform Services - Digital Banking Engagement

› A one-stop solution for banks to provide a unified experience to corporate customers

› Built on API-first architecture, AuroDigi is designed to handle huge volumes of transactions and can be connected to multiple backend systems for processing



# Key Leadership and Board of Directors



**Mr Paresh Zaveri**  
*Chairman & Managing Director*



**Mr Ashish Rai**  
*Vice Chairman & CEO*



**Mr Shekhar Mullatti**  
*President & Global Head  
– Banking*



**Mr Sanjay Bali**  
*President & Global Head  
– Tech Innovation Group*



**Mr. Sanjay Varma**  
*President & Global Head -  
Fintech Solutions Group*

## BOARD OF DIRECTORS



**Mr Paresh Zaveri**  
*Chairman &  
Managing Director*



**Mr Amit Sheth**  
*Co-Chairman &  
Director*



**Mr Ashish Rai**  
*Vice Chairman &  
Group CEO*



**Mr Ajay Kumar Choudhary**  
*Independent Director*



**Mr. Hong Guan Bernard Chew**  
*Independent Director*



**Dr Rajeev Uberoi**  
*Independent Director*



**Ms Sudha Bhushan**  
*Independent Director*



**Mr Ajay Sarupria**  
*Director*

# Award Recognitions and Accolades



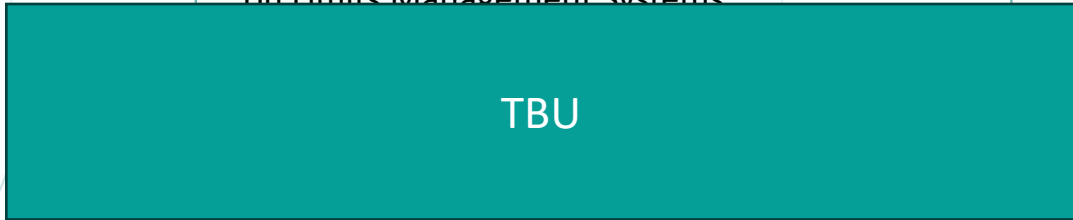
Integro Technologies is a 'Category Leader 2025' focused on Credit Lending Operations for Alternative Finance, Collateral Management Systems, Limits Management Systems, Loan Management Systems, and Loan Origination Systems.



Integro Technologies is a 'Category Leader 2024' focused on Limits Management Systems



Integro Technologies Wins RiskTech 100 2024 Award for Best Limits Management, under the category of Lending Operations.



TBU



iCashpro listed as Representative Vendor in Gartner's Market Guide for Commercial Banking Cash Management and Trade Finance Solutions 2023



SmartLender listed as Representative Vendor in Gartner's Market Guide for Commercial Loan Origination Solutions 2023



Forrester's Landscape Report Q4, 2023  
Aurionpro has been featured in the Forrester report titled "The Cash Management Solutions Landscape, Q4, 2023"

# Aurionpro

LEAD THE NEXT

**Thank You**

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