

GACM TECHNOLOGIES LIMITED

Date: August 27, 2026

To,
The Secretary,
Listing Department
BSE Limited
P.J Towers, Dalal Street, Fort,
Mumbai - 400 001

SCRIP CODE: 531723 / 570005

To,
The Manager,
Listing Department,
National Stock Exchange of India Limited
Exchange Plaza. 5th Floor, Plot No. C/1, G Block
Bandra - Kurla Complex, Bandra (E), Mumbai-
400051, Maharashtra.

SYMBOL: GATECH / GATECHDVR

SUBJECT: INTIMATION REGARDING EXECUTION OF MEMORANDUM OF UNDERSTANDING (MOU) WITH WINFLUENTIAL PRIVATE LIMITED – DISCLOSURE UNDER REGULATION 30 OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015

Dear Sir / Madam,

We are pleased to inform the Exchange that GACM Technologies Limited (the "Company") has, on August 27, 2026, executed a Memorandum of Understanding ("MOU") with WINFLUENTIAL PRIVATE LIMITED under which the Company has been appointed as the technology development partner for the design, development, testing, implementation and deployment of an AI-Powered Integrated Insurance Technology Super Platform.

The estimated consideration for the mandate is ₹250.0 million (Indian Rupees Two Hundred Fifty Million only), plus applicable GST and other statutory taxes, to be executed over a period of 18 to 24 months from the Project Commencement Date.

This mandate represents one of the largest technology development engagements secured by the Company to date and marks a decisive step in the Company's strategy of building deep capability at the intersection of applied artificial intelligence and financial services technology. It converts the Company's existing strengths in CRM, InsurTech, cloud engineering and AI/ML into a large, contracted, multi-year and milestone-linked revenue opportunity, while creating reusable platform intellectual property that the Company retains and can deploy for future customers across the insurance value chain.

1. Scope of the Mandate

The Company will build a single, API-first, cloud-native platform that unifies the entire insurance distribution and servicing lifecycle. Core modules include:

- Insurance Agent CRM – onboarding, KYC and document management, agent hierarchy, branch and region mapping, productivity and performance dashboards
- Agent Commission Management – a fully configurable engine covering first-year and renewal commissions, product-, insurer- and hierarchy-wise structures, incentives, clawbacks, reconciliation, settlement and MIS
- Policy Management and 360-degree Customer Relationship Management

REGISTERED OFFICE: 2nd Floor, GHMC No- 3-260/KA/201/NR PLOT NO. 260, Guttala Begumpet, Kavuri Hills, Hyderabad- 500033, Telangana, India

CIN: L67120TG1995PLC020170

WEBSITE: <https://gacmtech.com/> **EMAIL ID:** cs@gacmtech.com

CONTACT: 040-69086900/84

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- Lead Management with AI-based scoring, prioritisation and conversion-probability modelling
- AI Sales Assistant – requirement analysis, product recommendations, pitch generation, next-best-action and cross-sell/up-sell guidance
- AI Recommendation Engine – renewal prediction, churn prediction, customer segmentation, business forecasting and predictive analytics
- AI Voice and Conversational Platform, with multilingual Indian-language capability subject to technical feasibility
- Insurance Comparison Engine, Renewal Management and Claims Assistance
- Native Agent and Customer mobile applications
- Management MIS, analytics and executive dashboards
- Insurer and third-party API integrations, payment gateways, KYC providers and WhatsApp/SMS/e-mail/voice communication channels
- Scalable cloud architecture with high availability, disaster recovery and enterprise-grade cybersecurity, including role-based access control, multi-factor authentication, encryption, audit trails, vulnerability assessment and penetration testing

2. Indicative Project Value Allocation

Development Component	Estimated Value (₹ million)
Product architecture, research & technology design	15.0
Insurance Agent CRM & Lead Management	25.0
Policy & Customer Management	20.0
Commission & Incentive Engine	20.0
AI/ML Platform & Recommendation Engine	40.0
AI Voice & Conversational Platform	30.0
Insurance Comparison & Product Engine	15.0
Claims Assistance & Renewal Platform	15.0
Mobile Applications	15.0
MIS, Analytics & Business Intelligence	12.5
API / Insurer / Third-Party Integrations	12.5

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Development Component	Estimated Value (₹ million)
Cloud Architecture, DevOps & Cybersecurity	15.0
Testing, QA, UAT & Deployment	7.5
Contingency, programme management & scope buffer	7.5
Total Project Value	250.0

Allocation between modules may be reallocated based on technical requirements, provided the overall project value remains within the approved amount.

3. Delivery Roadmap

Phase	Timeline	Key Deliverables
Phase I – Foundation	Months 1–6	Architecture, Core CRM, Agent & Customer Management, Lead Management, Policy Management, initial MIS
Phase II – Insurance Technology	Months 7–12	Commission Engine, Renewal Management, Comparison Engine, Mobile Applications, API Framework, initial integrations
Phase III – AI Platform	Months 13–18	AI Sales Assistant, AI Recommendation Engine, Predictive Analytics, Voice AI, Intelligent Automation
Phase IV – Scale & Optimisation	Months 19–24	Advanced analytics, additional integrations, security hardening, performance optimisation, enterprise deployment

4. Strategic Significance

- Order book strength: adds a contracted, milestone-linked mandate of ₹250.0 million with revenue recognised progressively across an 18-to-24-month delivery cycle.
- Revenue visibility: eight defined payment milestones spread across four delivery phases provide predictable, staged cash inflows.
- Recurring revenue potential: a 12-month warranty from production Go-Live, followed by an Annual Maintenance and Support Agreement, creates an annuity revenue opportunity beyond the project term.

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- Retained intellectual property: the Company retains ownership of its pre-existing platform technology, AI frameworks, reusable components and development methodologies, which may be deployed for other customers subject to strict confidentiality safeguards.
- Capability positioning: establishes the Company as a full-stack builder of AI-native, regulated-industry platforms spanning CRM, commission engineering, conversational AI, predictive analytics, mobile and cybersecurity.
- Market opportunity: positions the Company to address the rapidly digitising Indian insurance distribution market, where agent-led networks are moving to AI-assisted, data-driven operating models.

5. Disclosure under Regulation 30 read with SEBI Circular SEBI/HO/CFD/CFD-PoD 1/P/CIR/2023/123

Particulars	Details
Name of the party with whom the agreement is entered into	Winfluent Private Limited, a company incorporated under the Companies Act, 2013, having its registered office at Plot NO21/A, B7,2nd Floor, Kapil complex, KPHB 6 th phase, Kukatpally, Hyderabad, Tirumalagiri, Telangana, India, 500072, India.
Whether the party is a related party	No. Winfluent Private Limited is not a related party of the Company within the meaning of the SEBI (LODR) Regulations, 2015. The transaction is on an arm's-length basis.
Purpose / significance of the agreement	Design, development, testing, implementation and deployment of an AI-Powered Integrated Insurance Technology Super Platform for the counterparty. The mandate significantly expands the Company's InsurTech and applied-AI order book and establishes a multi-year, milestone-linked revenue stream.
Size of the agreement	Estimated project consideration of ₹250.0 million (Indian Rupees Two Hundred Fifty Million only), plus applicable GST and other statutory taxes.
Shareholding, if any, in the entity	Nil. The Company holds no shareholding in Winfluent Private Limited and vice versa.
Whether the transaction would fall within related-party transactions	No.

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Particulars	Details
Area of operation of the counterparty	Insurance distribution and allied services.
Domestic or international	Domestic (India).
Nature of the mandate	Technology development and deployment mandate awarded to the Company as technology development partner.
Indicative time period for execution	18 to 24 months from the Project Commencement Date, executed across four defined delivery phases.
Consideration paid by the Company	Nil. The Company is the recipient of the consideration.
Warranty	12 months from the date of production Go-Live.
Governing law and jurisdiction	Laws of India; courts at Hyderabad, Telangana.
Any other material information	A definitive Software Development Agreement / Master Services Agreement together with the detailed Statement of Work will be executed between the parties. Cloud hosting, third-party licences, AI services and communication gateway charges, unless expressly included, are payable separately by the counterparty and are in addition to the stated consideration.

The MOU records the broad commercial and technical understanding between the parties. A definitive Software Development Agreement / Master Services Agreement, together with the detailed Business Requirement Document, Functional Requirement Specification, Statement of Work, service levels and acceptance criteria, will be executed in due course, and the Exchange will be kept informed of material developments.

This intimation is submitted pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. You are requested to take the same on record and disseminate it to the investing public the same is also being made available on the website of the Company.

Thanking you,
Yours faithfully,

For GACM Technologies Limited

Jonna Venkata Tirupati Rao
Managing Director
DIN: 07125471

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