IDAL/2026-27/SE/62 July 31, 2026

National Stock Exchange of India Ltd
BSE Ltd.

Scrip Symbol - INTELLECT
Scrip Code - 538835

Dear Sir/Madam,

Sub: Investor Presentation

We have enclosed the Investor presentation on the Company's Unaudited Financial Results for the quarter ended June 30, 2026.

Kindly take the above information on record.

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

PRAKASH BHARADWAJ
Digitally signed by PRAKASH BHARADWAJ
Date: 2026.07.31 13:20:00 +05'30'

Prakash Bharadwaj
Company Secretary and Compliance Officer
ACS-37214

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Growth by Design

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

Q1 FY27 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

PLATFORMS LEADERSHIP

Two Platforms. One Unfair Advantage.

eMACH.ai

Comprehensive & Composable Open Finance Platform

700	3,061	942
Microservices	APIs	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+	95%+	18-Layer	550
Clients Live	Accuracy SLA	Architecture	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

Q1 FY27 Business Highlights

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Our Strategy for Sustainable Growth

Our AI-first strategy is working. It is translating into market recognition, customer wins, stronger pipelines and consistent financial performance

1. AI-First Strategy Driving Business Impact

- **Purple Fabric is at the core of our AI-first strategy**, enabling Business Impact AI across the banking value chain.
- **Accelerate enterprise AI adoption** through AI-powered Digital Experts and Agentic AI with enterprise-grade governance.
- **AI across strategic products, accounts and markets** to deliver differentiated customer outcomes.
- **Create sustainable competitive advantage** by transforming AI innovation into measurable business growth.

2. Strategic Markets Driving Global Growth

- **North America** has grown to become **one our most strategic growth market**, supported by strong customer wins and market leadership.
- **Accelerate expansion across Europe, the Middle East, India and APAC** through targeted go-to-market execution.
- **Strengthen strategic customer relationships** in priority banking markets.
- **Drive long-term global growth** through focused investments in high-potential regions.

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Our Strategy for Sustainable Growth

Our AI-first strategy is working. It is translating into market recognition, customer wins, stronger pipelines and consistent financial performance

3. Strategic Products Driving Market Leadership

- **Purple Fabric** extends our leadership with Business Impact AI for enterprise transformation.
- **eMACH.ai portfolio** powers transformation across Wholesale Banking, Core Banking, Digital Banking, Lending and Wealth.
- **Purpose-built solutions** such as Islamic Banking, Custody and Credit Union Solution Suite address high-growth market opportunities.
- **Platform-led adoption across Insurance and Credit Unions** is strengthening Intellect's growth in North America.

4. Strategic Deal Wins Driving Customer Growth

- **19 strategic deal wins in Q1 FY27** across marquee financial institutions, reinforcing demand for our AI-first banking platforms.
- **16 digital transformations delivered in Q1 FY27**, enabling customers to modernise mission-critical banking operations.
- **61 deal wins and 92 digital transformations on an LTM basis**, demonstrating sustained execution and customer trust.
- **Platform-led, multi-product engagements** continue to deepen strategic customer relationships and drive long-term recurring growth.

Q1 Strategic Wins: Platform-Led Transformation Driving Customer Growth

Western Hemisphere (Americas & Europe)

One of Mexico's largest commercial banks selected eMACH.ai CBX to accelerate AI-enabled corporate banking through a next-generation digital engagement platform, strengthening relationship management and enhancing client service delivery.

Six credit unions in Canada selected eMACH.ai Digital Engagement Platform (DEP) to transform customer engagement through a modern, omnichannel digital banking experience. The engagement expands Intellect's presence in the North American credit union market, enabling digital-first member experiences at scale.

A leading European asset servicing firm selected eMACH.ai CBX to transform enterprise payment origination through a unified corporate banking platform, enhancing operational efficiency, scalability and regulatory readiness..

Middle East

A leading Islamic financial institution selected eMACH.ai DTB and eMACH.ai Lending to establish a unified digital platform spanning corporate banking, payments, collections and lending, enhancing customer experience and operational efficiency.

A leading MENA banking group with HQ in the UAE and presence in more than 10 countries renewed its eMACH.ai DTB software subscription and annual maintenance agreement for its Saudi Arabia operations, reinforcing its long-term commitment to Intellect's integrated transaction banking platform.

A UAE commercial bank selected eMACH.ai DTB to modernise transaction banking through an integrated platform encompassing corporate banking, digital onboarding, cash management, virtual accounts, collections and liquidity management.

Q1 Strategic Wins: Platform-Led Transformation Driving Customer Growth

India

An Indian financial services company providing lending, payments and insurance services selected Purple Fabric, the world's first Open Business Impact AI Platform, to embed AI into business decisions and operational workflows through enterprise knowledge, governance and explainable intelligence.

A leading financial services organisation selected eMACH.ai Custody to strengthen securities servicing through a modern, API-first custody platform, expanding Intellect's footprint across the custody and wealth management ecosystem.

An Indian financial services company offering a range of financial products and services selected eMACH.ai Custody to modernise its post-trade operations with a scalable, enterprise-grade custody platform, reinforcing Intellect's leadership in custody and capital markets technology.

A leading financial institution with expertise across investment banking, asset management and wealth management selected eMACH.ai Custody to establish a scalable, enterprise-grade post-trade platform, strengthening Intellect's presence across India's wealth and custody ecosystem.

APAC

Driving the future of digital finance, Invictus Diversity Technology Pte. Ltd., a premier technology solutions provider in the Asia-Pacific region, has been handpicked by its banking client to deploy the eMACH.ai Core Banking platform, architecting a next-generation foundation engineered for hyper-scalable innovation, operational agility, and cutting-edge, AI-driven financial services.

One of Malaysia's leading Islamic banks selected eMACH.ai DTB to modernise its transaction banking capabilities through a composable, AI-first platform, strengthening digital corporate banking and operational efficiency. The engagement reinforces Intellect's leadership in Islamic transaction banking across Southeast Asia.

Diamond Trust Bank, a leading East African banking group with operations across Tanzania, Uganda, and Kenya, has chosen Intellect's eMACH.ai Lending platform to modernize its retail and commercial lending business. The AI-first loan management platform will empower the bank with intelligent automation, scalable operations, and enhanced customer experience, supporting its next phase of digital lending transformation.

Pipeline Depth & Destiny Wins

Strong pipeline depth, strategic opportunities and continued customer momentum provide confidence in sustained future growth

Pipeline Quality

PIPELINE VALUE

₹ 13,012 Cr

+15% YoY Growth

PIPELINE — NUMBER OF DESTINY DEALS

101

+6% YoY Growth (Crossed 100 Destiny deals)

Destiny Wins

Q1 FY27 DESTINY-CLASS WINS

7

WHAT COUNTS

Multi-product, multi-year programs at marquee institutions — strengthening long-term strategic partnerships.

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High Value Active Pursuits - Pipeline Movement

Q1 FY27 pursuit count by deal-size band, with quarter-on-quarter movement

DEAL SIZE BAND	DEAL SIZE BAND	DEAL SIZE BAND	TOTAL HIGH-VALUE PURSUITS
> ₹ 50 Cr	₹ 30 - 50 Cr	₹ 20 - 30 Cr	TOTAL
29	34	38	101

Q1 FY27 MOVEMENT • HOW EACH BAND CHANGED

Band	FROM PREV QTR	+ ADDED	WON	LOST
> ₹ 50 Cr	25	4	2	1
₹ 30 - 50 Cr	31	3	2	1
₹ 20 - 30 Cr	32	6	3	2
TOTAL	88	13	7	4

The World is Recognising Our Strategy

#1 in the IBSi Global Sales League Table 2026 Across 8 Banking Technology Categories in 29 Countries

Regional Leadership in North America 01

Transaction Banking 02

Retail Banking Core 03

Retail Lending 04

Digital Banking & Channels 05

Private Banking & Wealth Management 06

Islamic Retail Banking Core 07

InsurTech 08

The World is Recognising Our Strategy

Consistent Recognition from Leading Global Industry Analysts

Analyst Recognitions

- Purple Fabric was recognised as a Notable Vendor in the **Forrester AI Platforms Landscape**, Q1 2026 report.
- Wealthforce.ai was recognised as a Notable Vendor in the **Forrester Digital Wealth Management Landscape,** Q2 2026 report.
- Intellect's eMACH.ai Platform recognized as a **Leader in 2026 Gartner® Magic Quadrant™** for Banking Payment Hub Platforms, 2026
- eMACH.ai Payments received **NACHA Consulting's** highest rating across all four major US payment rails.

Industry Awards

- Purple Fabric won AI-Powered SaaS Solution of the Year at the **SaaS Tech Summit & Awards 2026**.
- Intellect was named Leading Technology Partner for AI-First Banking at the **World Fintech Summit 2026**.
- Intellect received multiple **Global Private Banker WealthTech Awards 2026** across AI, analytics, predictive analytics, portfolio intelligence, risk analytics and portfolio optimisation.
- Intellect was recognised at the **PWM Wealth Tech Awards 2026** for Trust & Estate Technology and Client Onboarding Technology.
- Intellect received the **WealthBriefing Asia Awards 2026** for innovative client solutions.

Industry Rankings

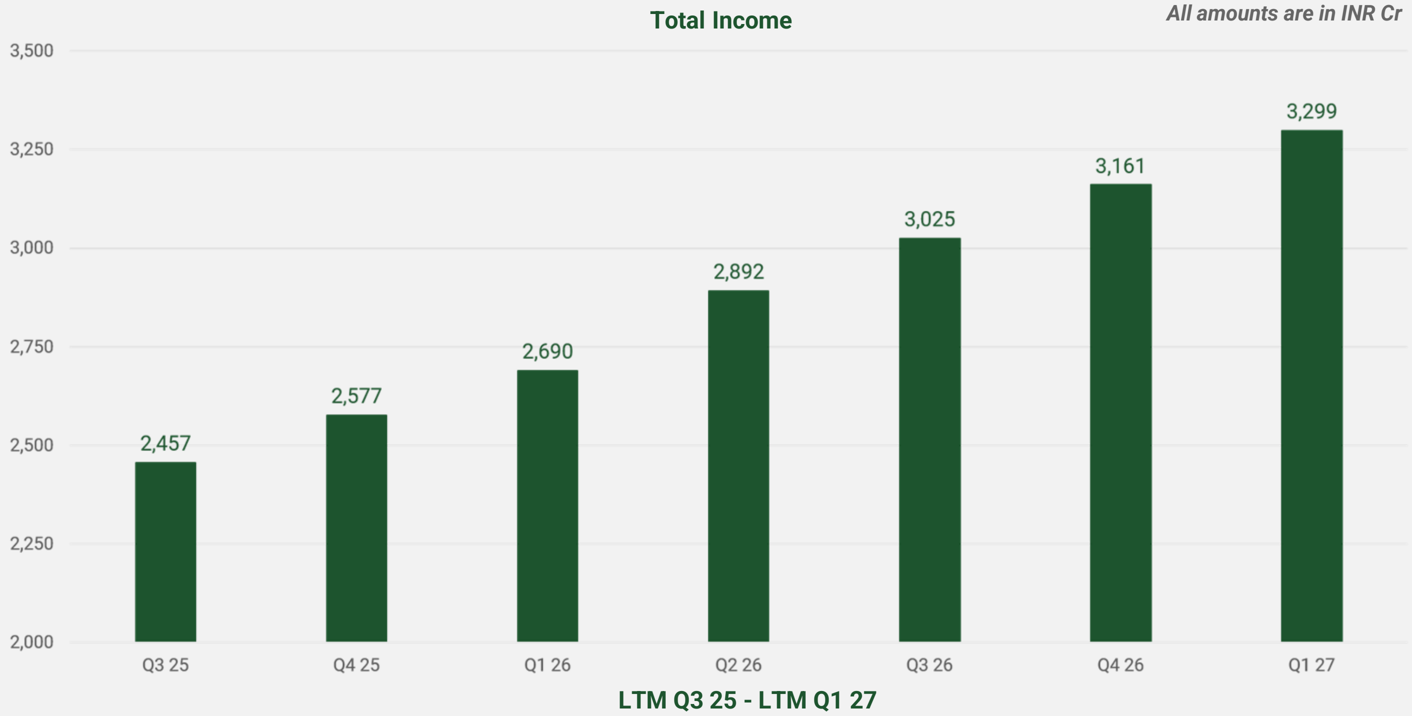
- Intellect was named to the **AI FinTech100 2026,** recognising the world's most innovative companies pioneering AI in financial technology.
- Intellect was recognised in the **WealthTech100 2026**, highlighting the world's leading technology companies transforming investment, banking and wealth management.

Customer Recognitions

- Intellect eMACH.ai Wholesale Banking powered Arab National Bank (ANB) won the "**Best in Class Transaction Banking**" and "Corporate Bank of the Year" awards at the IBSi MEBX Awards.

Our Strategy is Translating into Sustained Growth in Total Income

Momentum from LTM Q3FY25 to LTM Q1FY27 reflects consistent execution, growing platform adoption and stronger customer engagement.



Building Market Momentum Through Global Engagements

Showcasing innovation, engaging decision-makers and strengthening our global market presence.

Americas

- NACHA - Smarter Faster Payments
- CCUA Conference 2026
- ABA Risk and Compliance Conference 2026
- Payments Canada Summit 2026
- Datos Insights Leaders Tech 2026
- The E&S Insurer Awards 2026
- Insurtech Insights USA 2026 Conference

Europe & UK

- Money 2020 Europe
- Intellect Oxford School of Wholesale Banking 2026
- EBA Day 2026
- AI Impact Summit, France

Africa

- Golf & Beyond Black Excellence Awards Golf Day

India

- NRF APAC 2026
- AWS Mumbai Summit
- 5th Procurement Strategy India Summit
- PF Masterclass
- ELETS 2nd World Fintech Summit 2026
- 20th Edition of Future of Finance
- Phygital Retail Convention

Strategic Leadership Appointments

Q1 FY27 saw 4 leadership appointments across Banking, Insurance, AI and Technology, strengthening Intellect's AI-first growth agenda

- **Shiv Kumar Bhasin** joined Purple Fabric as Executive Vice President, AI Consulting Practices Head, bringing deep expertise in AI, digital transformation and enterprise technology to scale Intellect's AI consulting capabilities.
- **Ravishankar Subramanian** joined as Executive Vice President in the Office of the Chairman and Chief Architect, bringing extensive experience in AI-led business transformation and enterprise-scale technology leadership to accelerate Intellect's strategic innovation agenda.
- **Simon Matthew Fagg** joined as Senior Vice President, Insurance Go-To-Market Leader, leveraging over 30 years of global insurance experience to strengthen Intellect's insurance business and market expansion.
- **Tarun Vijay Kapoor** joined as Senior Vice President, Intellect WB CTO, bringing over 25 years of expertise in banking architecture and enterprise technology to drive AI First work design and strategic technology initiatives.

Q1 FY27 Financial Highlights

MOMENTUM AT A GLANCE

Growth Momentum Across All Financial Metrics

01

Robust top-line growth

Strong Performance delivered with total Income at **₹ 872 Cr** reflecting a robust **19% YoY** growth

02

Strong EBITDA growth

EBITDA increased to **₹ 194 Cr** a strong **10% YoY** growth reflecting strong operating leverage and our platform led model

03

License-linked growth

License linked revenue increased to **₹ 457 Cr** a robust **17% YoY** growth reinforcing the compounding strength of subscription revenues

04

Accelerating profit growth

PBT increased to **₹ 135 Cr** a **7% YoY** growth, reflecting steady profit expansion driven by execution discipline

05

Cash position growth

Cash and cash equivalents increased to **₹ 1,269 Cr** a **30% YoY** growth reflecting strong cash generation

06

Working capital efficiency

DSO *(excluding Contractually Not Due)* stood at **124 days**, reflecting tighter collections and improved working capital management

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Q1 FY27 – Financial highlights

All amounts are in INR

Total Income	872 Cr	YoY: +19%
License Linked Revenue	457 Cr	YoY: +17%
License	166 Cr	YoY: +28%
Platform	141 Cr	YoY: +12%
AMC	150 Cr	YoY: +12%
Gross Margin	494 Cr	YoY: +19%
EBITDA	194 Cr	YoY: +10%
Profit Before Tax	135 Cr	YoY: +7%
Profit After Tax	102 Cr	YoY: +8%
Cash & Cash Equivalent	1,269 Cr	
Collections	763 Cr	

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LTM Q1 FY27 – Financial highlights

All amounts are in INR

Total Income	License Linked Revenue	License	Platform	AMC
3,299 Cr	1,734 Cr	554 Cr	595 Cr	585 Cr
YoY: +23%	YoY: +31%	YoY: +9%	YoY: +98%	YoY: +13%

Gross Margin	EBITDA	Non-GAAP EBITDA (Adjusted EBITDA)	Profit Before Tax (Before Exceptional Items)	Profit After Tax	Profit After Tax (After Exceptional Items)
1,865 Cr	721 Cr	782 Cr	502 Cr	376 Cr	353 Cr
YoY: +19%	YoY: +12%	Excludes stock compensation cost	YoY: +7%	YoY: +7%	

Cash & Cash Equivalent	Collections	DSO (in Days) *(Excluding Contractually Not Due)*
1,269 Cr	3,221 Cr	124

Unaudited Financial Results for the First Quarter Ended – June 30, 2026

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

INR Cr

Particulars	Quarter Ended			LTM Year Ended		Full Year Ended	
	June 30, 2026 (Q1FY27)	Mar 31, 2026 (Q4FY26)	June 30, 2025 (Q1FY26)	Jun 30, 2026 (Q1FY27)	Jun 30, 2025 (Q1FY26)	Mar 31, 2026 (FY26)	Mar 31, 2025 (FY25)
INCOME							
Revenue from Operations	845.17	851.65	700.79	3,187.35	2,591.48	3,042.97	2,495.50
Other Income	27.01	32.82	33.58	111.22	98.69	117.79	81.53
Total Income	**872.18**	**884.47**	**734.37**	**3,298.57**	**2,690.17**	**3,160.76**	**2,577.03**
EXPENDITURE							
Software Development Expenses	378.26	369.02	319.77	1,433.30	1,128.02	1,374.81	1,070.18
Gross Margin	**493.91**	**515.46**	**414.60**	**1,865.27**	**1,562.15**	**1,785.96**	**1,506.85**
SG & A Expenses	241.48	232.06	184.36	904.19	704.92	847.07	691.38
R & E Expenses	58.17	62.57	54.21	239.81	210.88	235.85	207.90
Total Expenditure	**677.91**	**663.65**	**558.34**	**2,577.30**	**2,043.82**	**2,457.73**	**1,969.46**
EBITDA	**194.26**	**220.83**	**176.03**	**721.27**	**646.35**	**703.03**	**607.57**
Depreciation & Amortisation	(57.60)	(58.72)	(48.14)	(218.36)	(168.02)	(208.90)	(156.41)
Others	(1.26)	(0.01)	(1.86)	(0.45)	(8.02)	(1.05)	(9.10)
Profit / (Loss) Before Tax	**135.41**	**162.10**	**126.03**	**502.46**	**470.31**	**493.08**	**442.07**
Provision For Taxation	(33.34)	(41.88)	(31.54)	(126.37)	(117.50)	(124.58)	(109.29)
Profit / (Loss) After Tax	**102.07**	**120.22**	**94.49**	**376.09**	**352.80**	**368.51**	**332.77**
PAT after exceptional items	**102.07**	**120.22**	**94.49**	**353.01**	**352.80**	**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)

Stock information

Shareholding Pattern (As on 30th June 2026)

Promoters	29.62 %
FPIs	23.51 %
Mutual Funds	6.65 %
Others	40.22 %

Stock Data (As on 30th June 2026)

Market Cap	₹ 10050. 59 Cr
Stock Price	₹ 717
52 Week (High / Low)	₹ 1244 / 595
NSE / BSE - Symbol	INTELLECT / 538835
No. of Shares Outstanding	14,01,75,678
Average Daily Volume (3 Months) - NSE	6.13 Lakhs

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