

**October 29, 2026**

**BSE Ltd.,**  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai-400 001  
Scrip Code: **532633**

**National Stock Exchange of India Limited,**  
“Exchange Plaza”,  
Bandra-Kurla Complex, Bandra (East),  
Mumbai-400 051  
Symbol: **ALLDIGI**

Dear Sir/Madam,

**Sub: Submission of Investors' Presentation**

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed Investors' Presentation on the financial performance for the second quarter and half year ended September 30, 2026.

This is for your information and records.

Yours faithfully,  
For **Alldigi Tech Limited**

SHIVANI SHARMA  
Digitally signed  
by SHIVANI  
SHARMA  
Date: 2026.10.29  
21:56:42 +05'30'

**Shivani Sharma**  
**Company Secretary & Compliance Officer**  
**ACS-39590**

Encl:- a/a

# alldigi tech

A digitide company

## ***Q2 FY27 Earnings Update***

***October 2026***





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**Q2FY27 EBITDA increased 28.5% YoY to a record ₹46.3 Cr, with margins expanding by 576bps Y-o-Y to 30.2%**



## Robust Margin Expansion in Q2 FY27

- **Revenue:** ₹153.3 Cr, up 4.0% YoY and 2.0% QoQ
- **EBITDA:** ₹46.3 Cr, up 28.5% YoY; margin at 30.2%, up 576 bps YoY
- **PAT:** ₹26.6 Cr, up 50.9% YoY; margin at 5.39%
- **Operating cash flow:** ₹37.1 Cr, up 11.0% YoY; 80.0% of EBITDA
- **Balance sheet:** ₹127.2 Cr cash & liquid funds after dividend payout; DSO improved 3 days YoY to 74 days
- **Shareholder returns:** Board approved a buyback of up to ₹48 Cr at ₹1,000 per share through the tender offer route



## International Mix Rising as we exit low margin domestic BPM

- **Global mix:** International revenue up 15.1% YoY; share at 69.8% vs 63.1% in Q2 FY26
- **Tech & Digital:** Revenue up 12.9% YoY; segment margin at 43.9%, up 416 bps YoY
- **BPM:** International revenue up 12.6% YoY; low-margin domestic work being exited; segment margin up 407 bps YoY to 15.6%
- **New business:** New Sales (ACV) of ₹37.2 Cr, up 86% YoY, led by two large wins across BPM and T&D; H1 ACV at ₹82.6 Cr, up 107% YoY
- **Sales:** New Chief Business Officer for BPM; separate Enterprise and SMB sales teams for T&D; dedicated US and Southeast Asia BPM sales in place



## HR Platforms & products gaining momentum

- **Buzzily 2.0:** Unified HRMS, employee self-service and payroll product launched in May 2026
- **Alldigi 360 & Alldigi 360 - Analytics:** Full India HR suite and end-to-end HR analytics tool, launched in October 2026
- **Recognition:** Named in the Everest Group PEAK Matrix for Multi-Country Payroll 2026
- **AI at scale:** AI being embedded across BPM, T&D and corporate functions to lift productivity and quality

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# Company Overview

## Global Leader in Outsourcing Solutions

### Corporate



Subsidiary of Digitide Solutions, backed by Fairfax Holdings (Canada)



**25 years** of Global BPO service Excellence

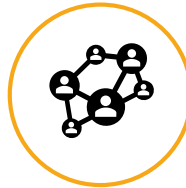


Global client relationships spanning Fortune 100 companies and industry leaders

### Tech & Digital (T&D)



**~51.1 lakh** employee records processed in Q2 FY27– clear market leadership



**5,00,000+** monthly employee self service portal log-ins



Continued investments in Tech/AI & Product upgrades

### Business Process Management (BPM)



Continued strong service delivery with topping of partner league tables for several customers



Journey from Operations to business value adds including Digital/ AI tools



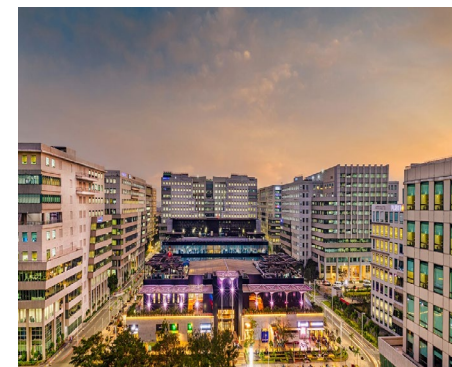
**More than 2 decades** of delivering Global Business Solutions

**Tech & Digital - Market Leader in HRO Services | BPM - Adding tangible Business value**

## Global Delivery Footprint Across India, Philippines and US



- Holding company India, Subsidiaries - US & Manila.
- Manila - Multi-lingual hub offering 12+ International languages using native speakers.



### 📍 Chennai (HQ), Bangalore, Noida, India – ~4,000 Seats

- |             |            |
|-------------|------------|
| ▪ Hindi     | ▪ Marathi  |
| ▪ English   | ▪ Punjabi  |
| ▪ Tamil     | ▪ Gujarati |
| ▪ Telugu    | ▪ Bengali  |
| ▪ Kannada   | ▪ Odia     |
| ▪ Malayalam |            |



### 📍 Manila, Philippines – ~1,750 Seats

- |            |                    |
|------------|--------------------|
| ▪ Mandarin | ▪ Arabic           |
| ▪ Spanish  | ▪ Portuguese       |
| ▪ Japanese | ▪ Malay            |
| ▪ German   | ▪ Bahasa-Indonesia |
| ▪ Turkish  | ▪ Italian          |
| ▪ French   | ▪ Polish           |
| ▪ English  |                    |



### 📍 New Jersey, USA

## T&D: Leading and growing provider of HR & Payroll Services



### HR Services

- On-boarding
- Employee Info Store
- Postings
- Exits
- Performance management
- Employee self service



### Reimbursement System

- Travel Requisition with workflow
- Alerts to Travel Desk, Admin
- Travel Claims & Vouching
- Settlements



### Leave & Attendance

- Leave Mgt. with ESS & Workflow
- Time Management, Shifts, OT
- Attendance Processing



### HRMS & Eco-system

- Hire-to-Retire HRMS integrated with a product eco-system supported by best-in-class partners



### Payroll

- Global & Configurable Payroll
- Tax Engines
- Payroll Statutory & Control Reports
- Payroll compliance



### Retirals

- PF Trust Accounting
- Loans
- Investments

### Alldigi 360 Suite

New AI-native foundational platform — HRMS, ESS, Payroll & Analytics as one contemporary solution with seamless data flow.



SmartHR for SME/ SaaS

### Smart Pay

Manage & deliver powerful & accurate payroll every time

### Smart Stat

Tackle complex payroll compliances backed by technology

## BPM: Cutting edge Digital Business Services offerings



### Customer Experience Management

Omni-channel,  
Chatbots &  
Robotic Process  
Automation

Customer &  
Tech Support

Customer  
Acquisition



### Collections – Verticalized Capabilities

Debt  
Collections

Fraud Detection & Risk  
Management



### Insurance

Retirement wealth management BPO Services, Insurance BPaaS



### Healthcare

RCM, Patient Care, Healthcare BPaaS



### Transaction Processing

Back-office  
Services

Seller  
Support  
Services

Credit  
Adjudication



### Compliance

Accounts  
Receivable

Accounts  
Payable

Account  
Research

Mortgage  
Services

# Way Forward

# Strategy Update: Building Momentum Through Global Sales Expansion

## Leadership & Sales strengthened in Q2FY27

1

**Chief Business Officer**  
Appointed to lead BPM growth and execution

2

**Enterprise Sales Leader**  
T&D sales team rebuilt; separate Enterprise and small and medium Business (SMB) teams

3

**Southeast Asia Sales**  
Dedicated BPM sales executive appointed

4

**T&D Practice Team**  
Set up to strengthen presales, solutioning and product depth



### BPM US

Expand & Grow

On track

- **New logos:** US sales team expanded under the new leadership.
- **Existing accounts:** growth led by key BFSI accounts



### BPM India

Improve Margin / Exit

On track

- **Portfolio exit:** exited from a low-margin account as planned
- **Margin uplift:** improving margins in other accounts through efficiencies and pricing actions



### BPM Rest of World

Sustain & Grow

On track

- **New e-commerce client:** new service line of build-operate-transfer model initiated; customer service mandate added
- **Southeast Asia:** dedicated sales coverage in place



### T&D India

Expand & Grow

On track

- **Sales:** separate SMB and enterprise sales team with separate leaders.
- **Alldigi 360 and analytics :** launched in Oct 26.



### T&D Rest of World

Sustain & Grow

On track

- **Europe:** large contract awarded by a global consumer goods company; final signing in progress
- **Philippines:** won 5 logos



# BPM International: Growing by Selling Outcomes, Not Seats, with AI Built In

₹92.8 Cr

International BPM revenue, Q2 FY27

+12.6%

International BPM growth, YoY

83%

Share of BPM revenue from international

Our approach

Sell outcomes, not seats, in customer experience, healthcare and insurance, with AI built into delivery

## WHERE GROWTH COMES FROM

| What we sell                                                                                               | How we grow                          | Where we start today                        |
|------------------------------------------------------------------------------------------------------------|--------------------------------------|---------------------------------------------|
| <b>Healthcare revenue cycle:</b> Revenue cycle work for hospitals, clinics, ambulatory, dental and imaging | Steady flow of new provider logos    | Established US healthcare clients           |
| <b>Insurance back office:</b> Property and casualty operations, sold with T&D                              | Expand to new insurance clients      | Live with a US insurer; more in discussion  |
| <b>Sales, service and collections:</b> First-party collections and customer experience, with AI partners   | Outcome-based pricing                | Outcome-priced models already winning deals |
| <b>New logos through partners:</b> Any of the three services, sold with a sales partner                    | Large deals through partner channels | Sales partner onboarded                     |
| <b>Growth in existing accounts:</b> AI-led repricing and cross-sell into today's clients                   | Deeper reach into large accounts     | Several large US accounts with room to grow |
| <b>Southeast Asia:</b> Customer experience and data operations for regional clients                        | New regional accounts                | Growing with a large e-commerce client      |

## AI-INFUSED BPM

One standard AI stack
virtual agents · bots · sentiment analysis

Agentic AI by industry:
Banking collections and lending
Healthcare revenue cycle
Manufacturing lead generation

30+

AI capabilities

US consumer lending client

Collections, back office, customer service and verification: conversational bots, fraud and propensity models  
Being rolled out · gain-share model with the client

INTERNATIONAL

20+

AI capabilities

US healthcare client

Pre-authorisation, scheduling, medical coding, claims, denial prediction and collections  
Being rolled out · gain-share model with the client

INTERNATIONAL

# T&D roadmap FY27–FY30: Three Phases to a Global HR and Payroll Platform

## PHASE 1 · FAST-FORWARD Oct 2026 – Mar 2027

- **Products:** Alldigi 360 suite for SMB and mid-market in India; go-live
- **Payroll engines:** modernise existing Southeast Asia engines; begin new Asia-Pacific markets
- **Integrations:** build skills and training on leading global HCM platforms
- **AI:** agentic checks built into our payroll quality tools

### Milestone · Mar 2027

Alldigi 360 SMB scaling; Southeast Asia engines modernised

## PHASE 2 · SCALE FY28

- **Products:** Alldigi 360 for large enterprises; launch in the Philippines, then the Middle East
- **Payroll engines:** first wave of new countries live; second wave begins
- **Integrations:** connectors to global HCM platforms go live
- **Hubs & modules:** regional hubs in Asia, Middle East, Europe and US; performance module built

### Milestone · Mar 2028

First wave live at target accuracy; most HCM modules live

## PHASE 3 · GLOBAL FY29 – FY30

- **Payroll engines:** second wave live; third wave across Europe and the Americas
- **Agentic AI:** AI-run payroll with human approval across clients
- **Modules:** complete HCM suite, including workforce planning, career and succession
- **Global payroll:** delivered alongside leading HCM platforms in every country we serve

### FY30 end state

A global HR and payroll platform, delivered at scale

### WHERE WE ARE INVESTING

- |   |                                   |                                                        |
|---|-----------------------------------|--------------------------------------------------------|
| 1 | <b>Alldigi 360 and agentic AI</b> | SMB and mid-market first; enterprise edition next      |
| 2 | <b>Payroll engines</b>            | Modernise Southeast Asia; new countries in three waves |
| 3 | <b>Global HCM integrations</b>    | Skills, training and certified connectors              |
| 4 | <b>Regional hubs</b>              | Asia, Middle East, Europe and US, opened in stages     |
| 5 | <b>HCM modules</b>                | Build performance and goals; extend via partnerships   |

### HOW WE WILL TRACK PROGRESS

| Measure                                 | Today             | FY30 direction          |
|-----------------------------------------|-------------------|-------------------------|
| Employee records processed a month      | ~17 lakh          | Scale up                |
| Payroll accuracy                        | 99.90%            | Sustain ≥99.9%          |
| HCM modules on Alldigi 360              | Full suite        | Modular implementations |
| Global HCM platform integrations        | Available         | Live at scale           |
| Countries served on own payroll engines | Asia-Pacific base | Global/Partner          |

# Alldigi 360: AI-Powered HR platform launched in India; targeting two more markets in FY28

## Alldigi 360

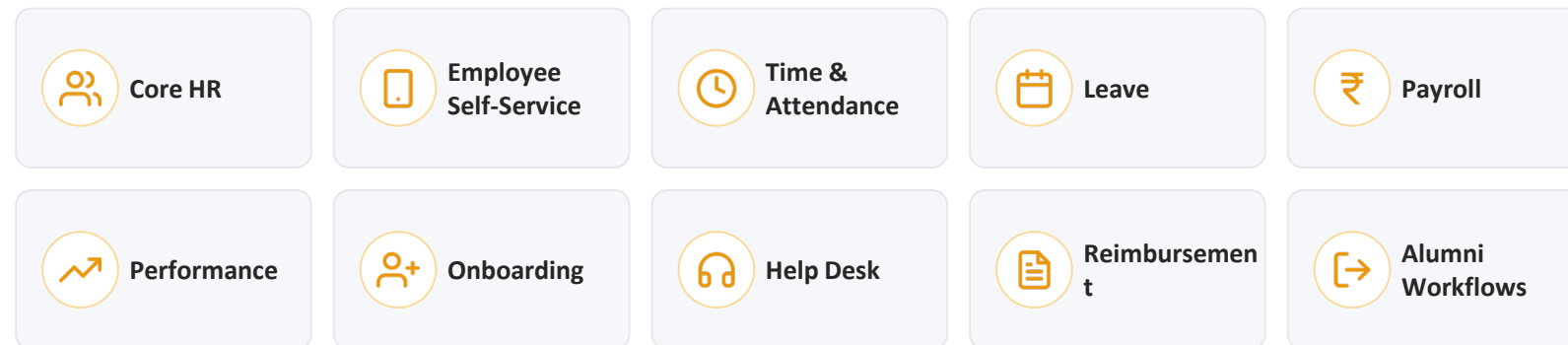
AI-powered Human Capital Management platform

**One Move  
Everything Connects**

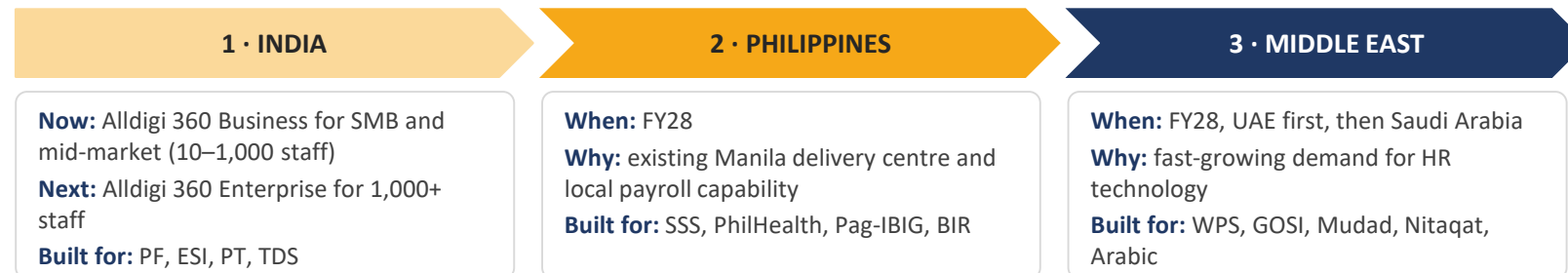
Brings core HR processes into one connected platform, making processes simpler, connecting the employee experience and making the full employee lifecycle easier to manage.

**Recently launched in India**  
Full HR suite, including payroll

### One platform across the employee lifecycle



### Rollout plan



### Why it matters



## Buzzily 2.0: One Cloud Product for HRMS, Self-Service and Payroll

# Buzzily 2.0

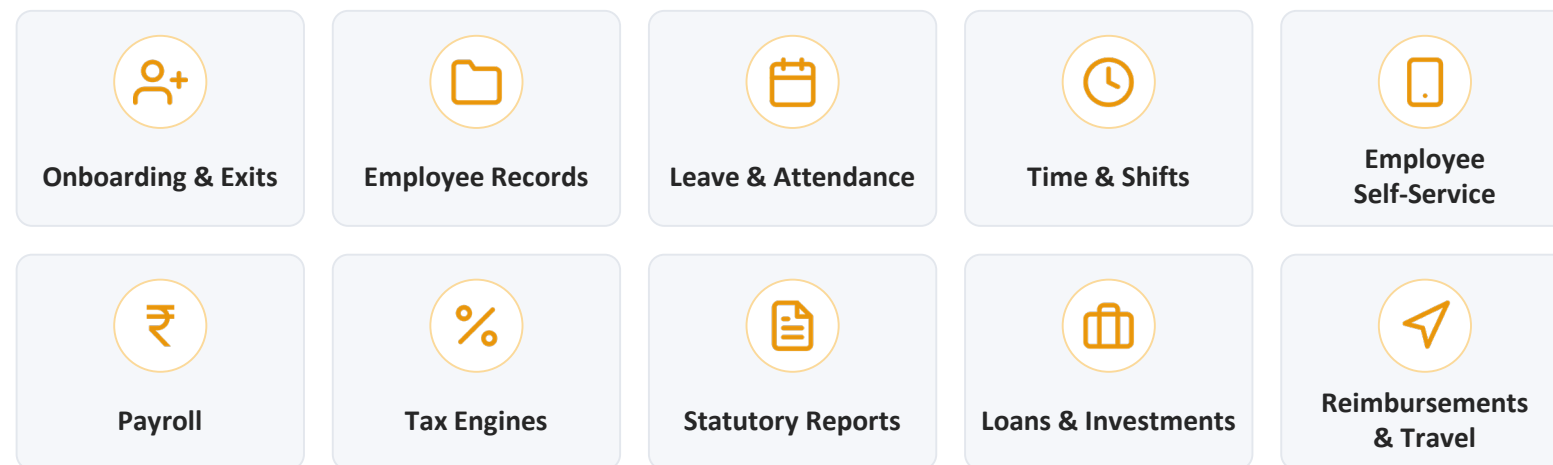
Integrated HRMS, self-service and payroll in one cloud product

**Two Apps**  
**One Product**

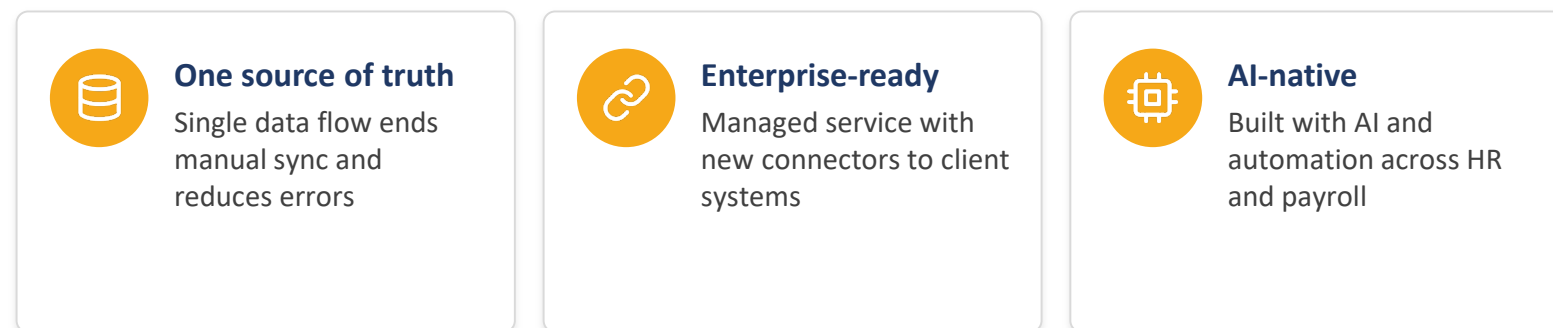
Brings our HRMS and payroll applications together in one cloud product, ending manual data sync between systems, cutting errors and giving users a refreshed experience.

**Launched in May 2026**  
Built for enterprise clients

### One product across HR, self-service and payroll



### Why it matters



# Alldigi 360- Analytics: End-to-End HR Analytics with One View of HR Data

## Alldigi 360- Analytics

End-to-end HR analytics and insights

**One View.  
Better Decisions.**

Our own analytics and insights product, giving enterprises one view across their HR and payroll data so leaders can spot trends and act faster.

**Launched in October 2026**

Three planned releases: V1 ( Version-1) to V3

### What HR leaders can see in one place



Headcount  
& Movement



Attrition



Payroll Cost



Pay Variance



Attendance



Leave Trends



Overtime



Statutory  
Compliance



Diversity



Custom Dashboards

### Why it matters



#### More value per client

Adds analytics to our existing payroll relationships



#### Built in-house

Full control over features, quality and roadmap



#### AI-native

AI-led insights on top of HR and payroll data



## Business & Financial Performance Highlights

## Q2 FY27: YoY Revenue up 4.0%, EBITDA up 28.5% , PAT up 50.9%

### Financials

| In ₹ Cr                         | Q2 FY26      | Q1 FY27      | Q2 FY27      | QoQ      | YoY      | H1 FY26      | H1 FY27      | YoY      |
|---------------------------------|--------------|--------------|--------------|----------|----------|--------------|--------------|----------|
| Revenue                         | 147.4        | 150.3        | 153.3        | ↑ 2.0%   | ↑ 4.0%   | 291.3        | 303.6        | ↑ 4.2%   |
| EBITDA                          | 36.0         | 41.4         | 46.3         | ↑ 12.0%  | ↑ 28.5%  | 72.6         | 87.7         | ↑ 20.8%  |
| <b>EBITDA %</b>                 | <b>24.4%</b> | <b>27.5%</b> | <b>30.2%</b> |          |          | <b>24.9%</b> | <b>28.9%</b> |          |
| PAT                             | 17.6         | 18.1         | 26.6         | ↑ 46.7%  | ↑ 50.9%  | 32.5         | 44.7         | ↑ 37.5%  |
| <b>PAT %</b>                    | <b>12.0%</b> | <b>12.1%</b> | <b>17.3%</b> |          |          | <b>11.2%</b> | <b>14.7%</b> |          |
| OCF                             | 33.4         | 33.1         | 37.1         | ↑ 11.8%  | ↑ 11.0%  | 53.5         | 70.2         | ↑ 31.3%  |
| <b>OCF to EBITDA conversion</b> | <b>92.6%</b> | <b>80.2%</b> | <b>80.0%</b> |          |          | <b>73.7%</b> | <b>80.1%</b> |          |
| Cash & Liquid Funds             | 136.7        | 160.5        | 127.2        | ↓ -33.3  | ↓ -9.4   | 136.7        | 127.2        | ↓ -9.4   |
| DSO (days)                      | 77 days      | 77 days      | 74 days      | ↓ 3 days | ↓ 3 days | 79 days      | 76 days      | ↓ 3 days |

- Revenue up 4.0% YoY to ₹153.3 Cr; with T&D revenue share up by 12.9% YoY
- EBITDA up 28.5% YoY to ₹46.3 Cr at a 30.2% margin, up 576 bps YoY
- PAT up 50.9% YoY to ₹26.6 Cr; DSO improved 3 days YoY to 74 days in Q2 FY27
- Cash & Liquid reduced on account of payment of dividend in Q2 FY27

## Q2 FY27: Tech & Digital revenue up 12.9% YoY at a 43.9.% margin, BPM steady at 73% of mix

### Segment Overview

| Revenue        | Q2 FY26      |             | Q1 FY27      |             | Q2 FY27      |             | QoQ         | YoY         |
|----------------|--------------|-------------|--------------|-------------|--------------|-------------|-------------|-------------|
|                | ₹ Cr         | Mix         | ₹ Cr         | Mix         | ₹ Cr         | Mix         |             |             |
| BPM            | 110.5        | 75.0%       | 109.7        | 73.0%       | 111.6        | 72.8%       | 1.8%        | 1.0%        |
| Tech & Digital | 36.9         | 25.0%       | 40.6         | 27.0%       | 41.7         | 27.2%       | 2.7%        | 12.9%       |
| <b>Total</b>   | <b>147.4</b> | <b>100%</b> | <b>150.3</b> | <b>100%</b> | <b>153.3</b> | <b>100%</b> | <b>2.0%</b> | <b>4.0%</b> |

| Segment        | Q2 FY26     |              | Q1 FY27     |              | Q2 FY27     |              | QoQ          | YoY          |
|----------------|-------------|--------------|-------------|--------------|-------------|--------------|--------------|--------------|
|                | ₹ Cr        | %            | ₹ Cr        | %            | ₹ Cr        | %            |              |              |
| BPM            | 12.8        | 11.6%        | 13.1        | 11.9%        | 17.5        | 15.6%        | 33.5%        | 36.5%        |
| Tech & Digital | 14.7        | 39.7%        | 17.4        | 42.9%        | 18.3        | 43.9%        | 5.0%         | 24.7%        |
| <b>Total</b>   | <b>27.5</b> | <b>18.6%</b> | <b>30.5</b> | <b>20.3%</b> | <b>35.8</b> | <b>23.3%</b> | <b>17.3%</b> | <b>30.2%</b> |

Note: \*Segment Margin is excluding unallocated corporate costs;

\*\*MEU = Manufacturing, Energy and Utility, CMT = Communication Media & Telecom & FGT = Fast Growth Tech

Tech & Digital at 27.2% of revenue, International at 70% in Q2 FY27

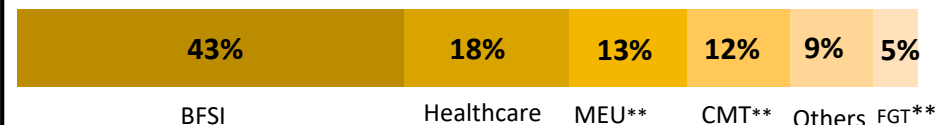
### By Service



### By Geography

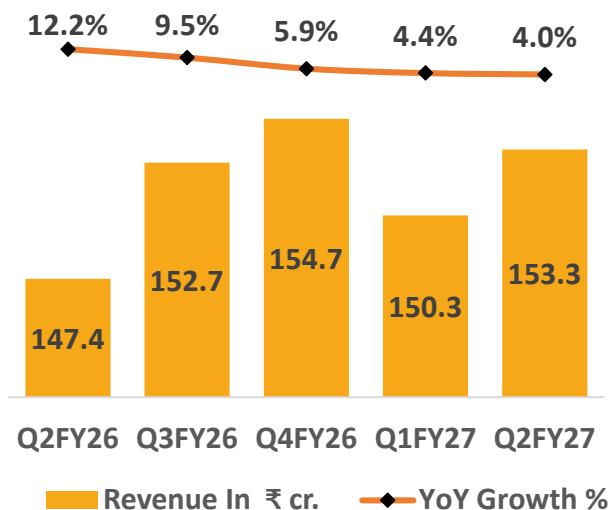


### By Industry

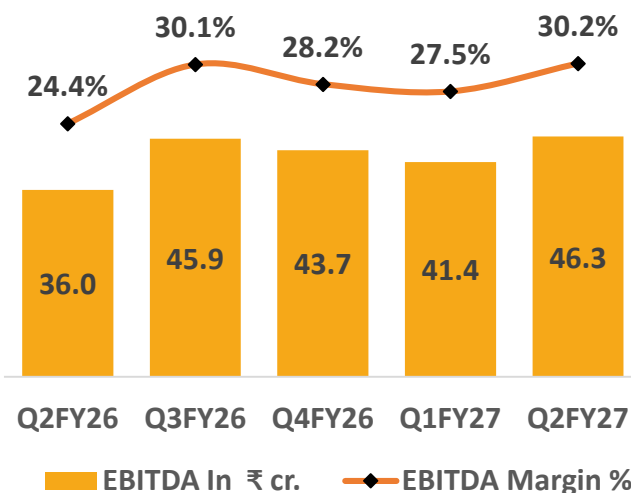


## Q2 FY27: Healthy Margins and Strong Cash Conversion Underpin ₹153.3 Cr Revenue

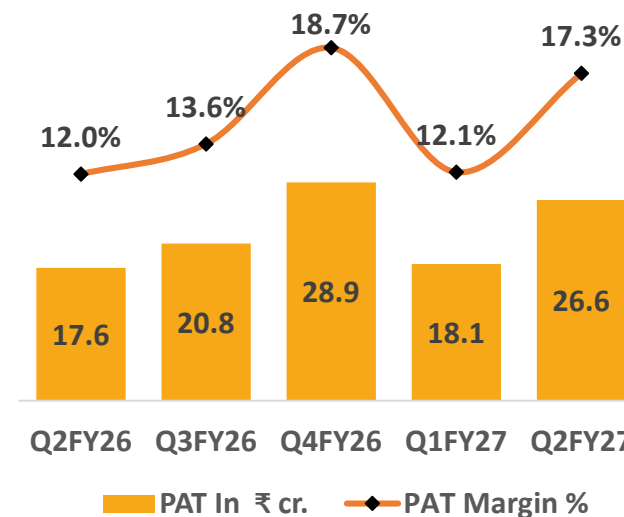
### Revenue & YoY Growth



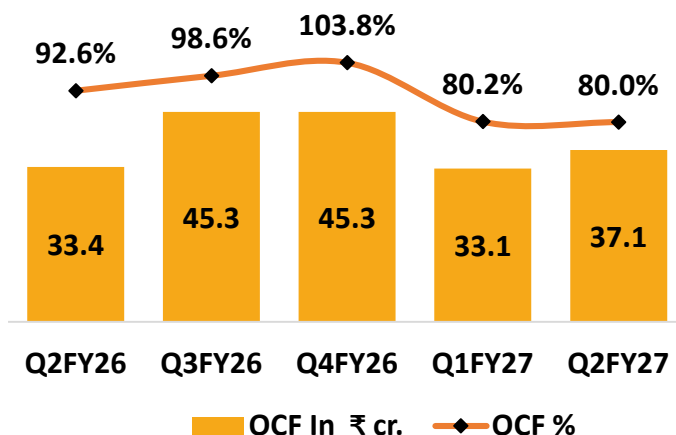
### EBITDA & EBITDA Margin



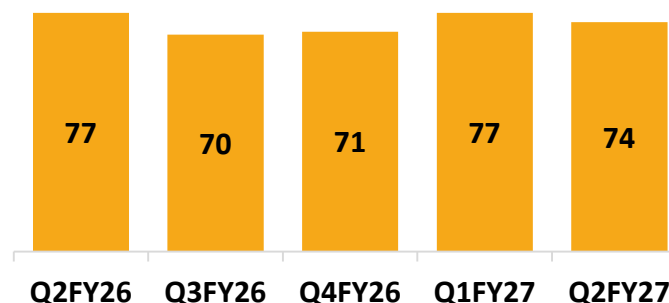
### PAT & PAT Margin



### OCF & OCF Conversion%



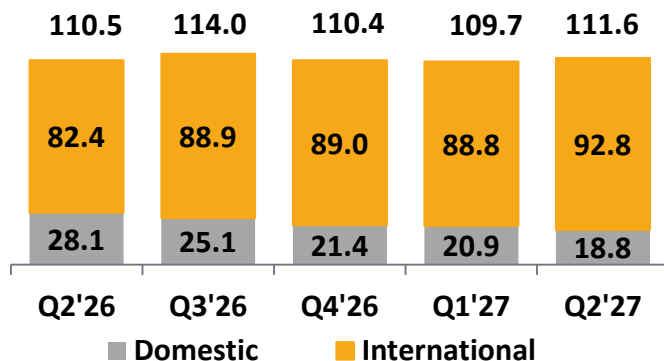
### Days Sales Outstanding (Billed + Unbilled)



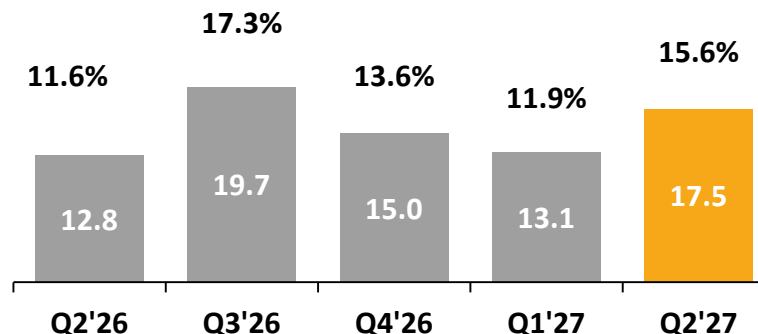
- Revenue grew 4.0% YoY, with International revenue increasing 15.1% YoY
- Reported EBITDA up 28.5% YoY Primarily linked to better revenue mix
- OCF higher in QoQ due to improved collection of debtors in Q2'27
- DSO days improved by 3 days YoY on account of improved collections
- PAT improved in QoQ, primarily on account of linked to operational efficiencies and taxes.

## Q2 FY27: T&D Sustains 44%+ Margins While BPM's International Mix Rises to 83%

**BPM: Revenue (₹ Cr)**

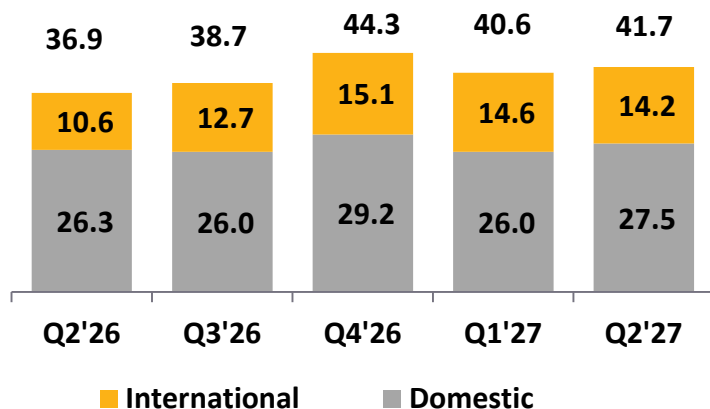


**BPM: Segment Margin (₹ Cr) & (%)**

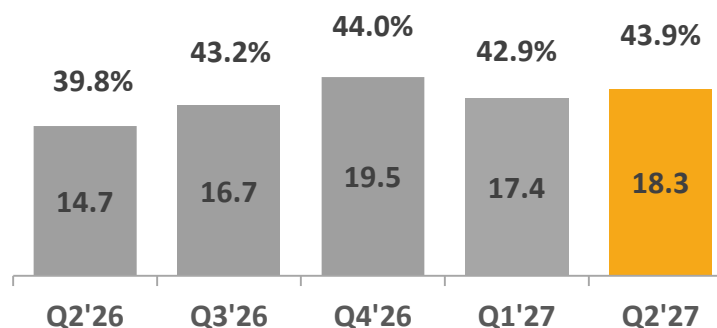


- **Revenue:** ₹111.6 Cr, up 1.0% YoY and 1.8 % QoQ
- **International:** ₹92.8 Cr, up 12.6% YoY; now 83% of BPM vs 75% in Q2 FY26
- **Domestic:** down 33% YoY as we exit low-margin work
- **Segment margin:** : ₹17.5 Cr ,margin at 15.6%, up 407 bps YoY and 373 bps QoQ

**T&D: Revenue (₹ Cr)**



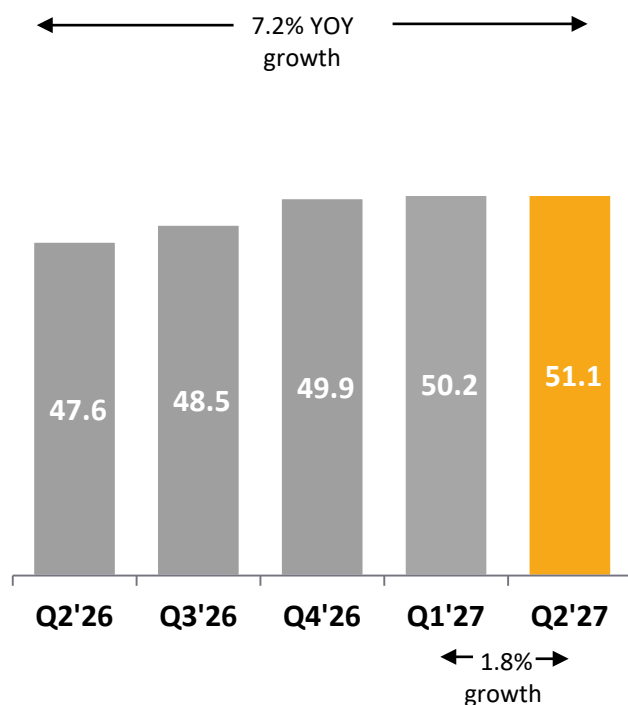
**T&D: Segment Margin (₹ Cr) & (%)**



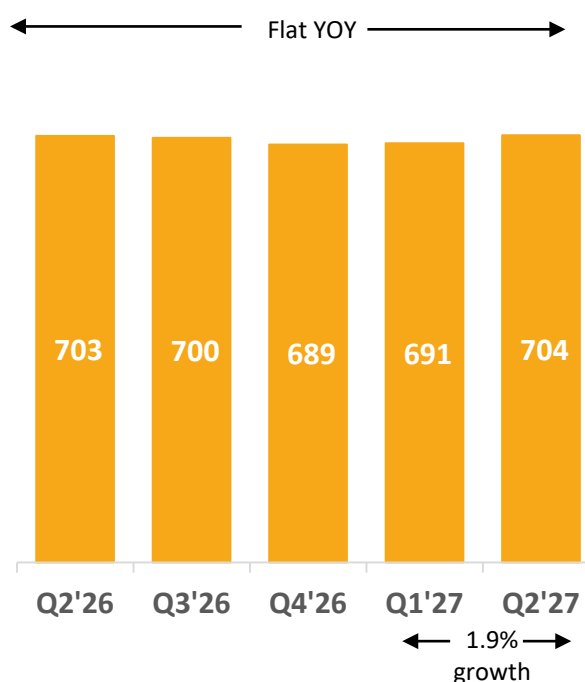
- **Revenue:** ₹41.7 Cr, up 12.9% YoY and 2.7% QoQ
- **International:** ₹14.2 Cr, up 34.5% YoY
- **Domestic:** ₹27.5 Cr, up 4.2% YoY
- **Segment margin:** ₹18.3 Cr, up 24.7% YoY; margin at 43.9%, up 416 bps YoY

## Q2FY27 Operating Leverage: Employee Records Growth with Stable T&D FTE Base

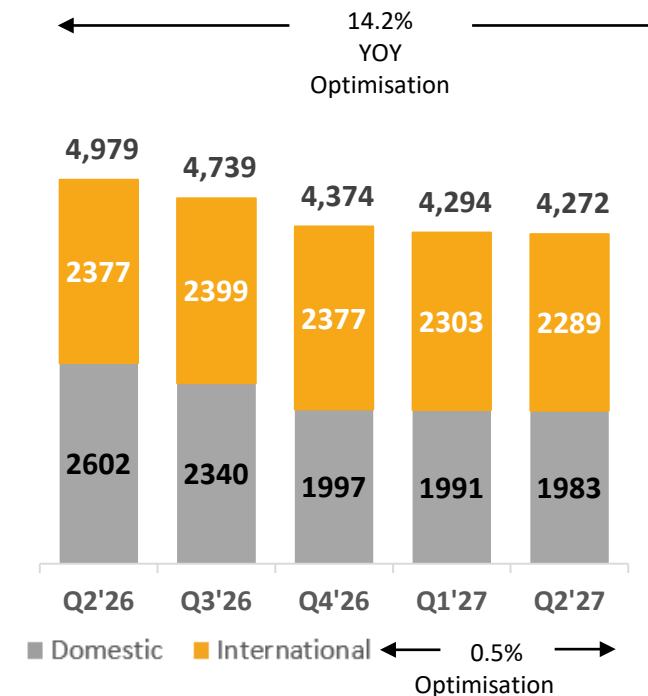
### Employee records processed (In Lakh)



### Tech & Digital FTE (Avg Count)



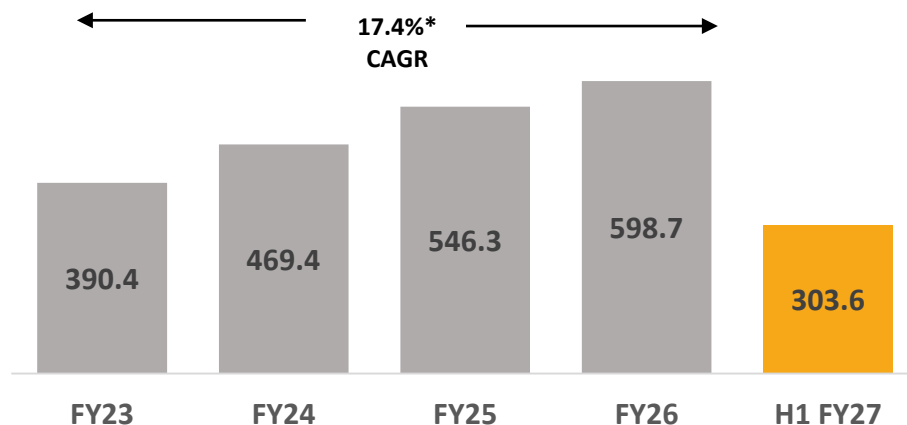
### BPM FTE (Avg Count)



- T&D employee records processed up by 7.2% YoY & 1.8% QoQ
- T&D FTE is flat in YoY
- BPM FTE optimization by 14.2% YoY

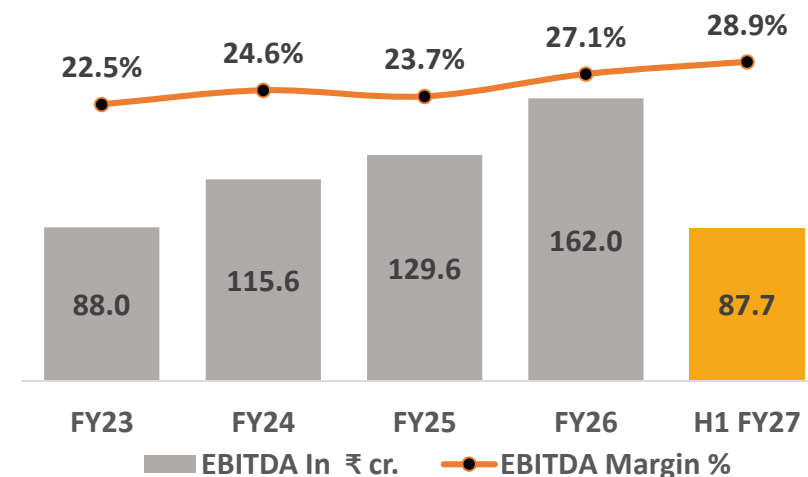
## Revenue Grew at a 17.4% CAGR between FY23 to FY26, EBITDA margin continues to expand

Revenue (In ₹ Cr) & YoY Growth (%)

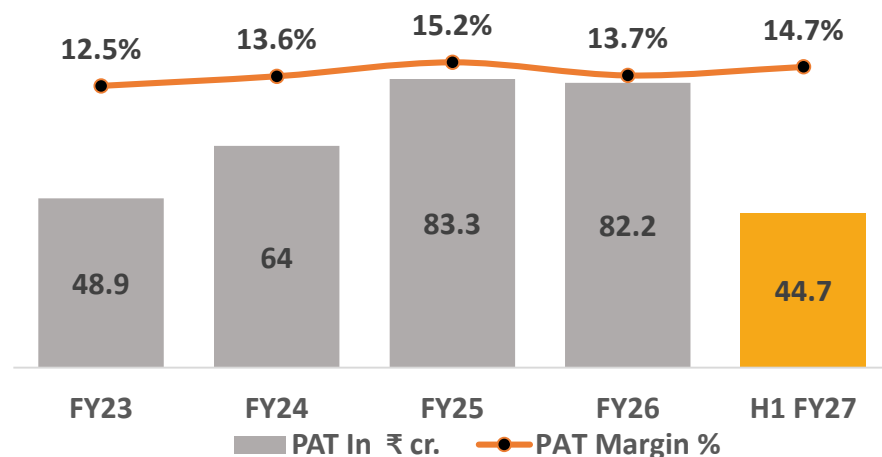


\*CAGR Ex LLC divestment

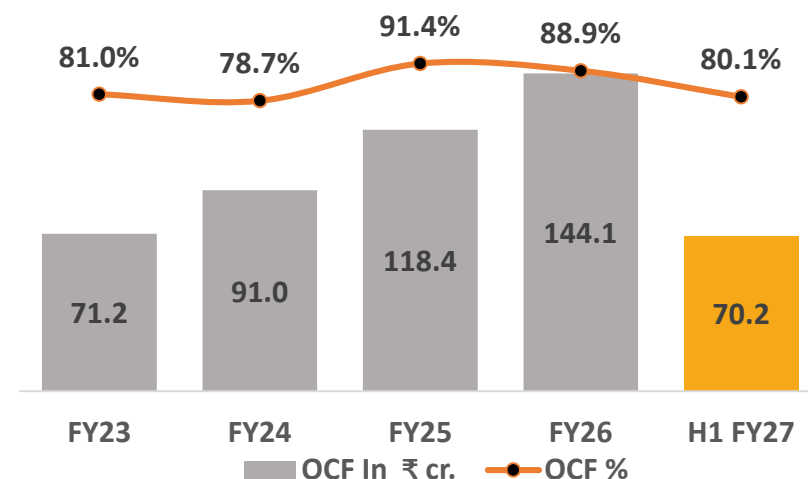
EBITDA (In ₹ Cr) & EBITDA Margin (%)



PAT (In ₹ Cr) & PAT Margin (%)

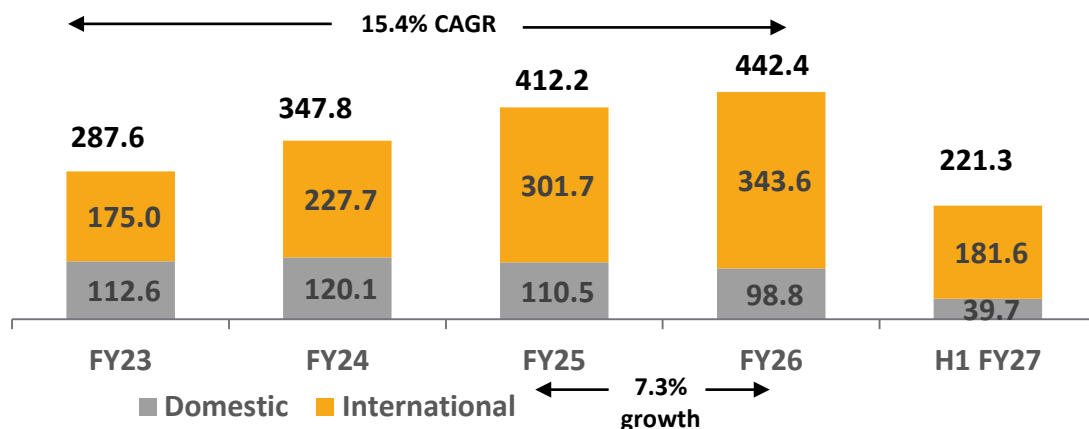


OCF (In ₹ Cr) & EBITDA to OCF Conversion%

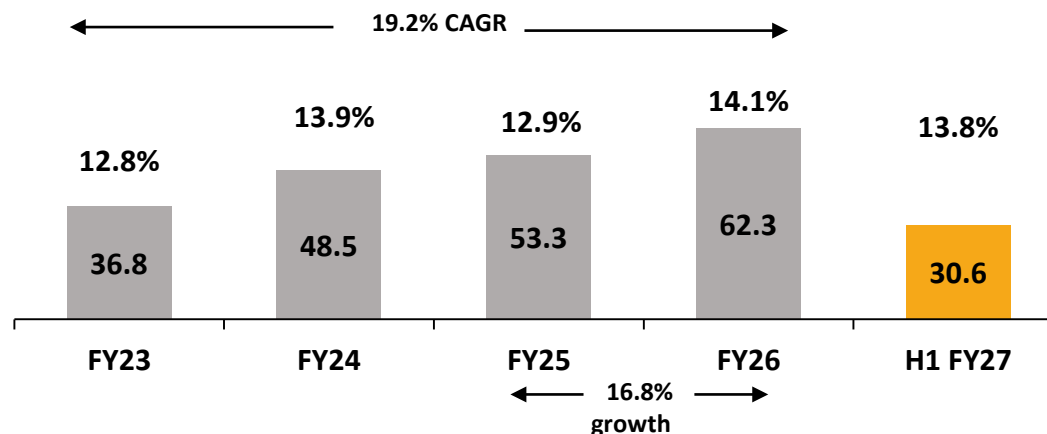


## Segment margin growth have outpaced revenue growth across both BPM and Tech & Digital

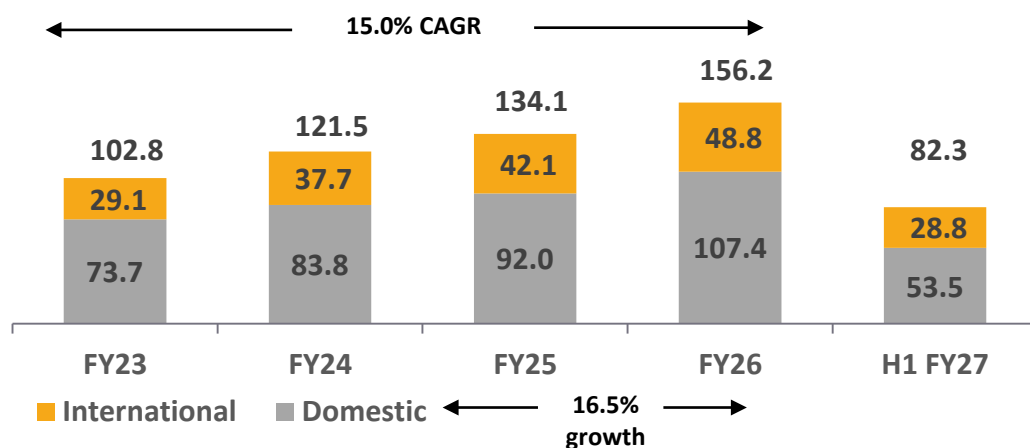
**BPM: Revenue (₹ Cr)**



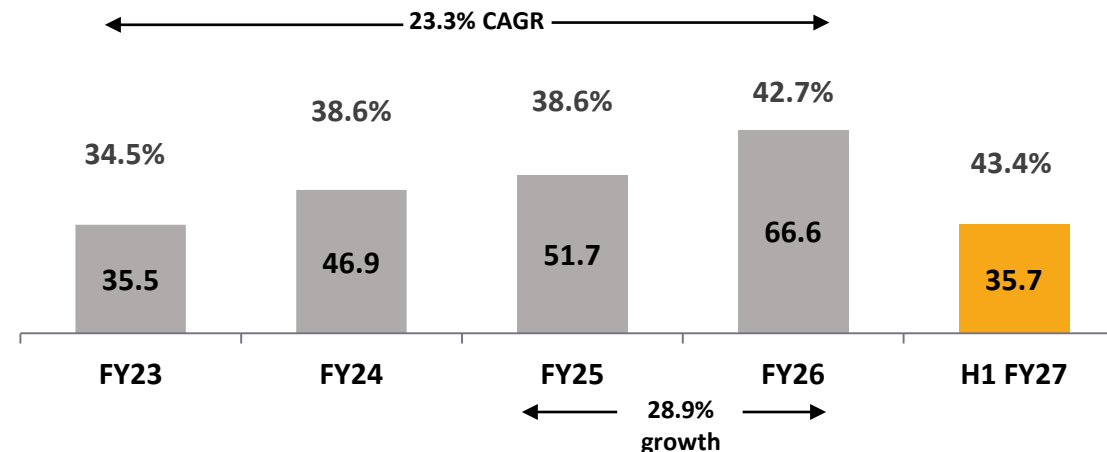
**BPM: Segment Margin (₹ Cr) & (%)**



**T&D: Revenue (₹ Cr)**



**T&D: Segment Margin (₹ Cr) & (%)**



# Annexures



## Income Statement

| Particulars ( in ₹ Cr)      | Q2 FY26      | Q1 FY27      | Q2 FY27      | QoQ           | YoY           | H1 FY26      | H1 FY27      | YoY           |
|-----------------------------|--------------|--------------|--------------|---------------|---------------|--------------|--------------|---------------|
| Revenue from operations     | 147.4        | 150.3        | 153.3        | 2.0%          | 4.0%          | 291.3        | 303.6        | 4.2%          |
| Employee benefits expense   | 83.1         | 82.7         | 77.3         | -6.5%         | -7.0%         | 167.3        | 159.9        | -4.4%         |
| Other expenses              | 28.3         | 26.3         | 29.7         | 13.1%         | 4.9%          | 51.5         | 56.0         | 8.8%          |
| <b>EBITDA</b>               | <b>36.0</b>  | <b>41.4</b>  | <b>46.3</b>  | <b>12.0%</b>  | <b>28.5%</b>  | <b>72.6</b>  | <b>87.7</b>  | <b>20.8%</b>  |
| <i>EBITDA Margin %</i>      | <i>24.4%</i> | <i>27.5%</i> | <i>30.2%</i> | <i>268bps</i> | <i>576bps</i> | <i>24.9%</i> | <i>28.9%</i> | <i>396bps</i> |
| Depreciation & amortisation | 14.8         | 16.0         | 15.4         | -4.3%         | 3.4%          | 28.3         | 31.4         | 11.1%         |
| Finance Cost                | 2.1          | 3.7          | 3.4          | -8.4%         | 61.4%         | 4.0          | 7.1          | 76.8%         |
| Other Income                | -1.9         | -3.1         | -2.3         | -25.2%        | 20.0%         | -4.8         | -5.3         | 10.4%         |
| Exceptional Items           | 0.0          | 0.0          | 0.0          | 0.0%          | 0.0%          | 0.0          | 0.0          | 0.0%          |
| <b>PBT</b>                  | <b>21.0</b>  | <b>24.7</b>  | <b>29.8</b>  |               |               | <b>45.1</b>  | <b>54.5</b>  |               |
| Tax                         | 3.4          | 6.5          | 3.3          | -50.2%        | -3.3%         | 12.6         | 9.8          | -22.4%        |
| <b>PAT</b>                  | <b>17.6</b>  | <b>18.1</b>  | <b>26.6</b>  |               |               | <b>32.5</b>  | <b>44.7</b>  |               |
| <i>PAT Margin %</i>         | <i>12.0%</i> | <i>12.1%</i> | <i>17.3%</i> | <i>528bps</i> | <i>539bps</i> | <i>11.2%</i> | <i>14.7%</i> | <i>356bps</i> |

## Balance Sheet

| Particulars ( in ₹ Cr)              | As on 30th Sep 25 | As on 30th Sep 26 |
|-------------------------------------|-------------------|-------------------|
| <b>Assets</b>                       |                   |                   |
| PPE, CWIP and Other intangibles     | 44.1              | 57.5              |
| Right-of-use assets                 | 76.8              | 145.4             |
| Goodwill                            | 0.0               | 0.0               |
| Other non-current assets            | 26.0              | 32.0              |
| <b>Non-current assets</b>           | <b>146.9</b>      | <b>234.9</b>      |
| Trade receivables and Unbilled      | 75.2              | 79.5              |
| Cash and cash equivalents           | 51.4              | 101.0             |
| Other current assets                | 139.1             | 85.8              |
| <b>Current assets</b>               | <b>265.7</b>      | <b>266.4</b>      |
| <b>Total Assets</b>                 | <b>412.5</b>      | <b>501.3</b>      |
| <b>Equity and Liabilities</b>       |                   |                   |
| <b>Total Equity</b>                 | <b>247.6</b>      | <b>253.1</b>      |
| Borrowings-non current              | 0.0               | 0.0               |
| Lease liabilities-non-current       | 60.6              | 128.5             |
| Other non-current liabilities       | 11.3              | 16.1              |
| <b>Non-current liabilities</b>      | <b>71.9</b>       | <b>144.6</b>      |
| Borrowings-current                  | 0.0               | 0.0               |
| Lease liabilities-current           | 21.2              | 24.8              |
| Other current liabilities           | 71.8              | 78.8              |
| <b>Current liabilities</b>          | <b>93.0</b>       | <b>103.6</b>      |
| <b>Total Equity and Liabilities</b> | <b>412.5</b>      | <b>501.3</b>      |

## Cashflow

| Particulars ( in ₹ Cr)                                                             | As on 30th Sep 25 | As on 30th Sep 26 |
|------------------------------------------------------------------------------------|-------------------|-------------------|
| <b>Cash flows from operating activities</b>                                        |                   |                   |
| <b>Profit before tax</b>                                                           | <b>45.1</b>       | <b>54.5</b>       |
| Non Cash Expenses/ (Income)                                                        | 25.6              | 34.7              |
| Changes in operating assets and liabilities                                        | -4.4              | -10.5             |
| <b>Cash generated from operations</b>                                              | <b>66.4</b>       | <b>78.7</b>       |
| Income taxes paid                                                                  | -12.9             | -8.5              |
| <b>Net cash flows from operating activities (A)</b>                                | <b>53.5</b>       | <b>70.2</b>       |
| <b>Cash flows from investing activities</b>                                        |                   | -                 |
| Capex (net)                                                                        | -20.7             | -25.9             |
| Interest received                                                                  | -2.1              | -2.8              |
| Bank Deposits/ Mutual funds                                                        | -1.2              | 36.1              |
| Profit on sale of PPE                                                              | -                 | -                 |
| <b>Net cash from / (used in) investing activities (B)</b>                          | <b>-24.0</b>      | <b>7.4</b>        |
| <b>Cash flows from financing activities</b>                                        |                   | -                 |
| Repayments of Borrowings                                                           |                   | -                 |
| Proceeds/(repayments) from/(of) leases                                             | -13.4             | -13.2             |
| Payment of dividend                                                                | -45.7             | -45.7             |
| Interest paid                                                                      | -3.5              | -6.3              |
| <b>Net cash from / (used in) Financing activities (C)</b>                          | <b>-62.6</b>      | <b>-65.1</b>      |
| <b>Net increase /(decrease) in cash and cash equivalents (A+B+C)</b>               | <b>-33.1</b>      | <b>12.5</b>       |
| Effect of exchange differences on cash & cash equivalents held in foreign currency | 2.50              | -0.04             |
| Cash and cash equivalents at the beginning of the period                           | 81.4              | 84.7              |
| <b>Cash and cash equivalents at the end of the period</b>                          | <b>50.8</b>       | <b>97.1</b>       |

## Case Study: Digital-First Collections for a US Consumer Lender

A predictive, digital-first collections model that reaches more customers from numbers they answer

### PROBLEM STATEMENT

On a mobile-first consumer credit book, outbound calls were flagged as spam and accounts were worked in arrival order. The lender needed more recovery without adding call volume, headcount or compliance risk.

### BUYING CENTRE

#### Head of Collections and Recovery

Runs recovery on a consumer credit book through a ranked panel of agencies.

### CHALLENGES

Carrier spam labels on the outbound numbers ended most calls before customers heard anything.

All accounts sat in one queue, so expired cards got the same effort as accounts likely to pay.

There was no view of who was likely to pay or when, so treatment could not be matched to each customer. Contact and conversion were both near 1%, and more calling could not fix that.

### OUR SOLUTION

Alldigi changed what happens before contact. With a caller-reputation partner, spam labels were removed from the outbound numbers and branded caller ID went live.

Every account is scored for propensity to pay, expected pay date and risk, and the score sets priority, time of day, channel and treatment. Where consent allows, email and SMS with a payment link go first and a voice bot handles standard contact, leaving collectors for disputes, hardship and settlements.

US debt-collection rules, call-frequency limits, calling hours and consent rules run as stops inside the dialler. Call recordings are scanned, and any breach reaches quality the same day.

### OUTCOMES

**+35%**

right-party contact

**+20%**

conversion of contacts into payment

**\$59.5M**

collected; ~33% more on digital

**Zero**

compliance issues; quality above 94%

## Case Study: An AI-Enabled Assisted Captive in Manila for a Global E-Commerce Client

An assisted captive that gives a global e-commerce client its own AI-enabled Manila centre within a year

### PROBLEM STATEMENT

The client's customs-coding and AI data work in Manila was outsourced. It wanted its own centre there, backed by a clear business case and without losing the people already doing the work.

### BUYING CENTRE

#### COO / VP Global Operations

Runs customs coding and AI data work for cross-border shipping.

### CHALLENGES

Setting up a captive in the Philippines means getting licences, forming an entity, finding Grade-A economic-zone space and following local labour rules. Incentive rules have also changed recently, so older plans could miss them.

The customs-coding and data-labelling team needed AI skills. Each customs code decides the duty paid, so a wrong code means the wrong duty or a delayed shipment.

### OUR SOLUTION

Alldigi is setting up the Manila centre through an assisted captive model in four steps: build, operate, transform and switch over.

Build: Alldigi prepares the business case, site, entity, tax and people plan, with a firm Day 1 in four to six months. The team already doing the client's work forms the core.

Operate and transform: Alldigi runs the centre and uses AI to speed up hiring. HR, legal and finance run on bots and agents rather than added headcount, and AI improves coding efficiency, so the centre needs fewer people.

Switch over: all staff move to the client's own entity, giving it full control of the centre with no attrition risk.

### TARGET OUTCOMES

**4 - 6 months**

to a firm Day 1 in Manila

**12 months**

to a client-owned, AI-enabled centre

**~70 for 100**

people needed for work planned for 100

**100%**

of staff move to the client's entity

# Case Study: AI-Led Payroll Input Automation For a Leading Payroll Services Provider

An AI platform that reads and validates payroll inputs from hundreds of client companies

## PROBLEM STATEMENT

Hundreds of client companies sent payroll inputs as spreadsheets and emails in their own formats. Teams re-keyed thousands of rows each cycle against tight monthly cut-offs, where one wrong figure could affect an employee's pay.

## BUYING CENTRE

### Head of Payroll Service Delivery

Runs payroll for hundreds of client companies and answers for accuracy, service levels and compliance.

## CHALLENGES

Every client sent payroll data in a different Excel or email format, and teams re-entered thousands of rows into the payroll system each cycle. Monthly cut-offs left little time to check and fix errors.

One wrong bank account or salary figure directly affected an employee's pay. PAN, Aadhaar and bank details needed strict protection, and no one could trace a payroll outcome back to the client's input file.

## OUR SOLUTION

Alldigi built PRISM, a multi-tenant AI platform that takes payroll inputs by email, secure file transfer and API. AI classifies each file, extracts the data, maps each client's own column headers and validates every record against the payroll system.

Client-specific templates and rules handle master changes, bank updates, salary revisions, attendance and resignations. Future-dated changes are held for the correct pay period.

Employee personal data is masked before it reaches the AI model, each client has its own database and sensitive fields are encrypted. Validated records move to the payroll engine, with dashboards, plain-language error reports and one-click reprocessing.

## OUTCOMES

**95%**

first-time-right data, up from ~80%

**65%**

less manual effort on payroll inputs

**35,000+**

records processed in a single batch

**100s**

of client entities, each kept separate



# alldigi tech

A digitide company

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