

November 01, 2026

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

Dear Sir/Madam,

Kindly find enclosed herewith Investor Presentation relating to announcement of financial results of the Company for the quarter and half year ended September 30, 2026.

Kindly take this for your information and record.

**Thanking You,
Yours faithfully,**

For Aurionpro Solutions Limited

NINAD
PRABHAKAR
R KELKAR

Digitally signed by
NINAD
PRABHAKAR
KELKAR
Date: 2026.11.01
14:10:57 +05'30'

**Ninad Kelkar
Company Secretary**

Aurionpro

LEAD THE NEXT

INVESTOR PRESENTATION

Q2 & H1 FY27

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Performance Snapshot

Q2FY27



Revenue

Rs 415 cr
+16.0% YoY



EBITDA

Rs 71 cr
(1.0%) YoY



PAT*

Rs 50 cr
(11.4%) YoY



New Logo Wins

28



Order Book

~Rs 2,050 cr

H1FY27



Revenue

Rs 773 cr
+11.3% YoY



EBITDA

Rs 133 cr
(5.3%) YoY



PAT*

Rs 95 cr
(11.9%) YoY



ROCE / ROE

13.5% / 10.4%

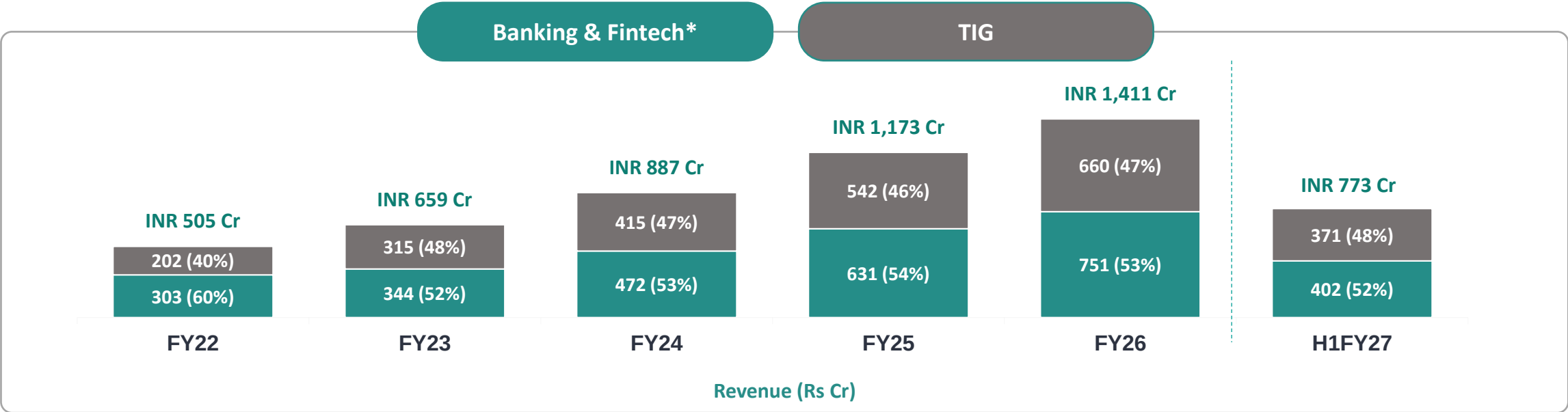


Debtor Days

98

*From continued operations

Growing presence across enterprise technology markets alongside a strong banking franchise



*5 Key Go-lives during Q2FY27

Core Offerings

Integro Suite Arya.AI iCashpro Fintra AuroDigi Auropay

Strategic Driver

Global corporate banking upgrades powered by AurionAI, driving client ROI and recurring annuity revenues

Core Offerings

Smart Transit Solutions Enterprise Data Centers

Strategic Driver

Capitalizing on massive demand for sovereign mobility infrastructure and mission-critical cloud/data center capacity

Market Validation: Securing Mandates Globally

Matkahuolto: Advancing Sustainable Transport Payments

Matkahuolto selects Aurionpro to drive seamless and sustainable public transport payment solutions across Finland

US Expansion: Largest-Ever Market Win

Secured a \$33M+ engagement with a leading US digital insurance payments platform, reinforcing Aurionpro's momentum in the North American fintech market.

Domestic Dominance

Leading Public Sector Bank (India) & CSB Bank Secured a landmark win for our iCashpro preferred transaction banking solution, alongside a major mandate for our next-generation cash management platform.

Global Reach: Leading Singapore-Headquartered Bank

Selected our Integro platform for a landmark corporate lending transformation across global subsidiaries.



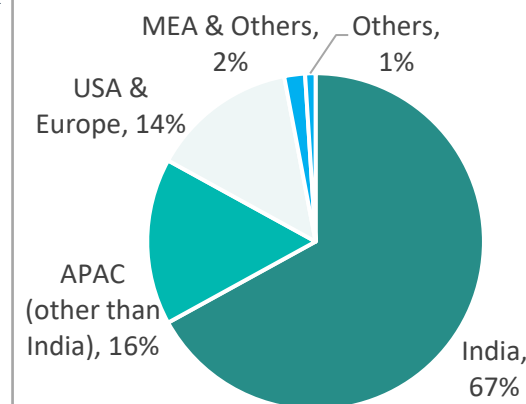
Strategic Leadership Hire



Krishnaraja Tantri
CEO, Payments

Payments veteran Krishnaraja Tantri appointed CEO of Payments, having ~30 years of experience; strengthens Aurionpro's Payments leadership to accelerate growth and scale the franchise

Geographical Revenue (H1FY27)

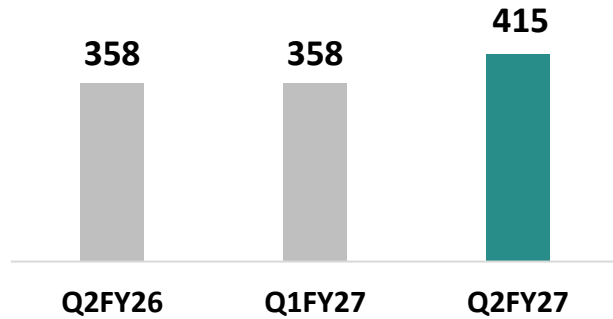


Financial Performance

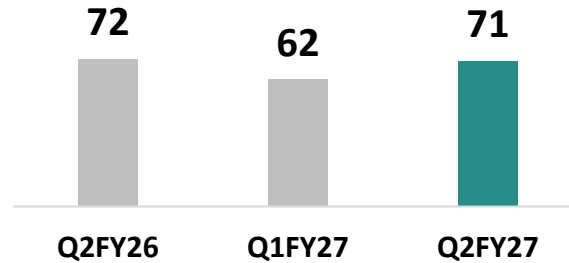


Financial Performance – Q2FY27

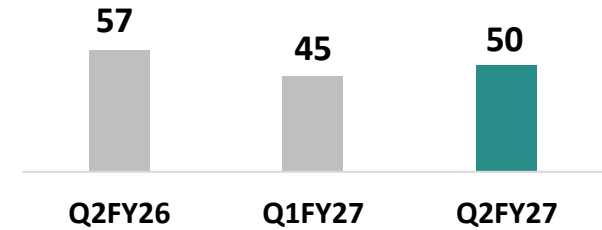
Revenue (Rs Cr.)



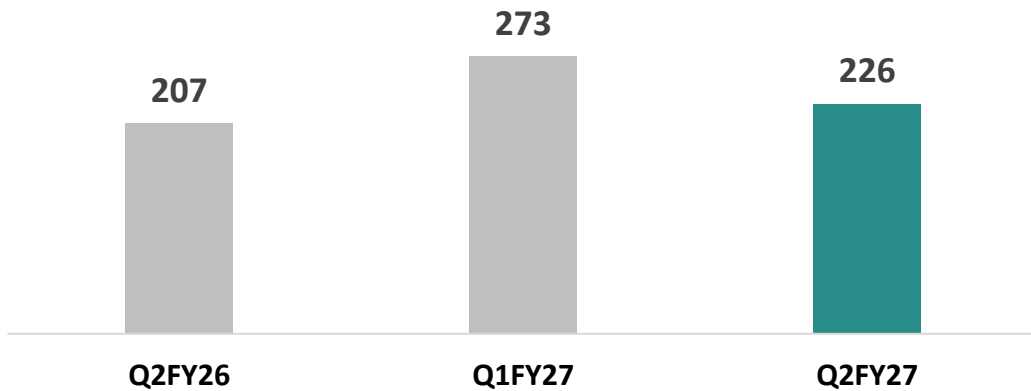
EBITDA (Rs Cr.)



PAT* (Rs Cr.)



Sale of Software Service (Rs Cr.)



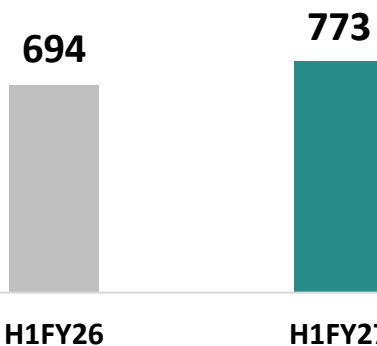
Sale of Equipment & Product Licenses (Rs Cr.)



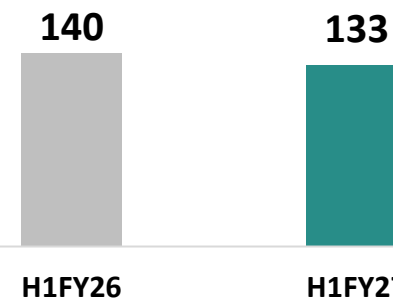
*From continued operations

Financial Performance – H1FY27

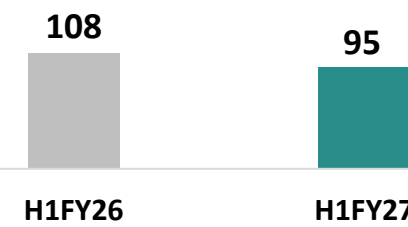
Revenue (Rs Cr.)



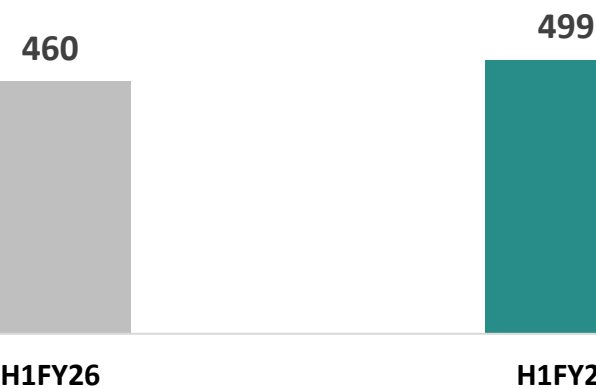
EBITDA (Rs Cr.)



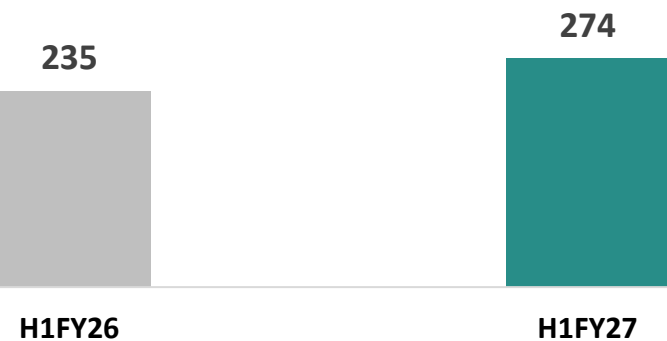
PAT* (Rs Cr.)



Sale of Software Service (Rs Cr.)



Sale of Equipment & Product Licenses (Rs Cr.)



*From continued operations

Consolidated Profit & Loss

Particulars (Rs Cr.)	Q2 FY27	Q1 FY27	QoQ	Q2 FY26	YoY	H1FY27	H1FY26	YoY
Revenue from Operations	415	358	15.9%	358	16.0%	773	694	11.3%
Total Expenses	344	297	15.9%	286	20.3%	640	554	15.5%
EBITDA	71	61	15.8%	72	(1.0%)	133	140	(5.3%)
EBITDA %	17.2%	17.2%	(1 bps)	20.1%	(296 bps)	17.2%	20.2%	(301 bps)
Depreciation & Amortization	14	11	19.6%	10	36.2%	25	19	30.7%
Finance Cost	5	4	11.5%	1	-	9	3	-
Other Income	9	7	28.0%	10	(12.5%)	15	13	15.9%
PBT	61	52	16.9%	70	(13.1%)	113	131	(13.4%)
Tax	11	7	-	14	(20.2%)	18	23	(20.7%)
PAT*	50	45	11.5%	57	(11.4%)	95	108	(11.9%)
PAT %	12.1%	12.6%	(48 bps)	15.8%	(374 bps)	12.3%	15.6%	(324 bps)
EPS* (Basic in Rs.)	9.10	8.52	6.8%	10.27	(11.4%)	17.63	19.97	(11.7%)

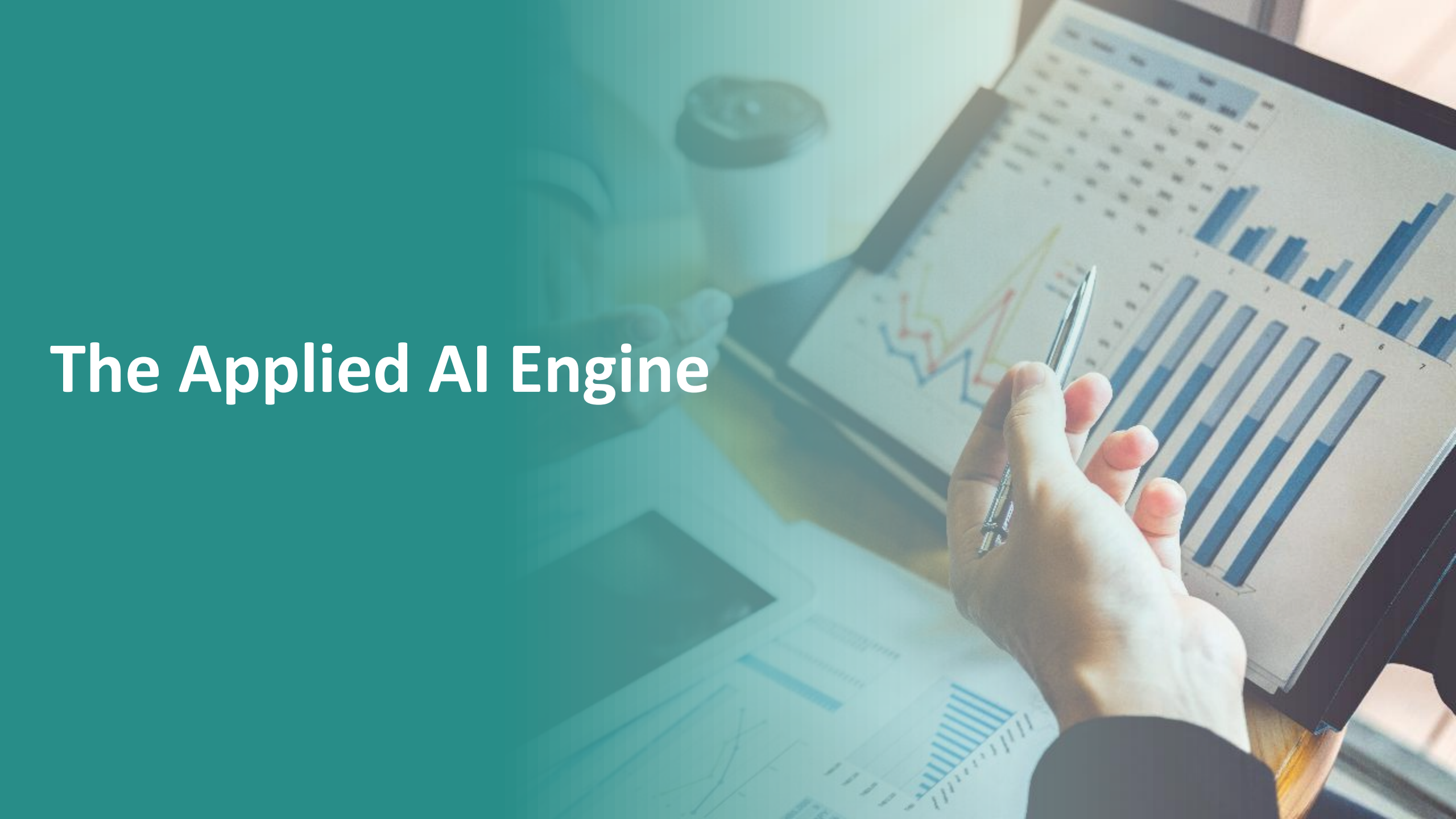
*From continued operations

Balance Sheet

Particulars (Rs Cr.)	Sep'26	Mar'26
ASSETS		
Property, Plant & Equipment	134	136
Right of Use Assets	7	8
Goodwill	545	535
Other Intangible assets	217	137
Intangible Assets Under Development	18	76
Financial Assets		
- Other Financial Assets	91	84
Income Tax Assets (net)	31	36
Deferred Tax Assets (net)	24	19
Other Non-Current Assets	27	27
Sub-Total Non-Current Assets	1,094	1,058
Inventories	89	33
Financial Assets		
- Trade Receivables	418	377
- Cash and Cash Equivalent	83	132
- Bank Balances (other than above)	90	73
- Loans	5	4
- Other Financial Assets	416	310
Other Current Assets	388	305
Sub-Total Current Assets	1,490	1,233
Assets Classified as Held for Sale	26	26
TOTAL ASSETS	2,609	2,316

Particulars (Rs Cr.)	Sep'26	Mar'26
EQUITY AND LIABILITIES		
Equity Share Capital	54	54
Other Equity	1,772	1,684
Equity Attributable to Equity Shareholders	1,825	1,738
Non-Controlling Interest	8	7
Sub-Total Equity	1,833	1,745
Non-Current Liabilities		
Financial Liabilities		
- Borrowings	2	1
- Lease Liability	3	4
- Other Financial Liabilities	27	35
Other Non-Current Liabilities	3	4
Deferred Tax Liabilities (Net)	11	2
Provisions	23	21
Sub-Total Non-Current Liabilities	69	67
Current Liabilities		
Financial Liabilities		
- Borrowings	151	50
- Lease Liabilities	5	5
- Trade Payables	202	104
- Other Financial Liabilities	143	198
Other Current Liabilities	169	111
Provisions	17	13
Current Tax Liabilities (net)	17	22
Sub-Total Current Liabilities	705	503
Liabilities Associated with Assets Classified Held for Sale	1	1
TOTAL EQUITY AND LIABILITIES	2,609	2,316

The Applied AI Engine

A person's hand is visible in the foreground, holding a silver pen. The background shows a desk with a laptop and several documents. The documents feature various charts and graphs, including bar charts and line graphs. A teal-colored overlay covers the left side of the image, and the text 'The Applied AI Engine' is written in white on this overlay.

Arya.AI

Orchestrating the Installed Base

- 100+ AI Models
- Agentic Outcomes
- AI acts as the central nervous system
- Deploying across 100+ live institutions



iCashpro & Aurodigi

Transforming static transaction linking dashboards into payment workflows.



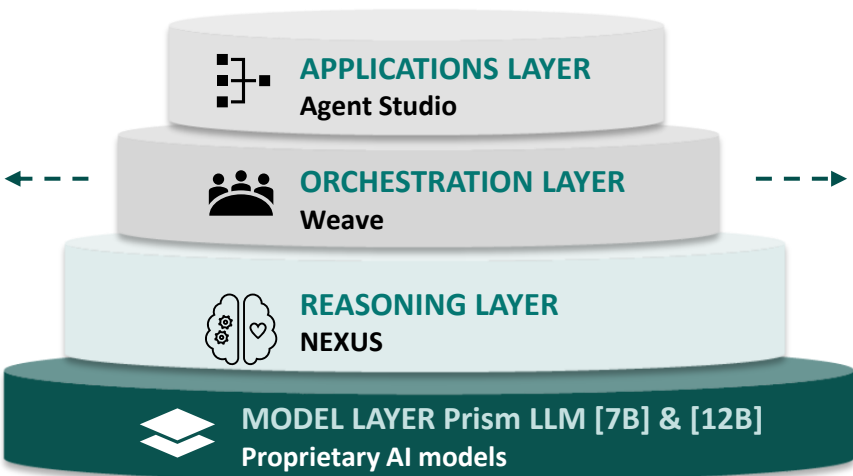
Integro

Upgrading retail lending from traditional underwriting to agentic credit decisioning.



Interact

Customer communication elevated by AI copilots.



InfinityOS Aurionpro's End-to-End Enterprise AI Stack

Connects AI seamlessly with enterprise applications, data sources and banking systems.

Lexsi.AI

Frontier AI Engineering & Governance Lab



DI Backtrace V2

1000x faster interpretability, making AI decisions fully transparent and auditable in real-time.



Orion (Tabular & FMs)

State-of-the-art models trained specifically on complex structured financial data.



Grove + TabTune

Strict agent guardrails, continuous observability and cost-effective fine-tuning.

Building the Future of Banking



iCashpro Suite

iCashpro Suite **(Flagship Transaction Banking)**

Integrated transaction banking platform powering payments, collections, liquidity and supply chain finance, benchmarked to handle 10 million transactions per hour with 24x7 availability and support for 6,000+ concurrent users.

Fintra

Fintra **(Category-Leading Trade Finance)**

An AI-native trade finance platform that automates the full trade lifecycle through intelligent workflows and straight-through processing. Its AI-first architecture enhances efficiency, scalability, and control, helping financial institutions transform trade operations at scale.

AuroDigi

AuroDigi **(Digital Banking Portal)**

Delivers a unified digital banking experience for corporate clients through a scalable, API-led platform. By digitizing transaction banking workflows and customer interactions, it enables banks to improve efficiency, agility and client engagement at scale.

Lending Suite – Systematic TAM Capture Across Enterprise Lending

Embedded Lending Franchise



Integro / SmartLender

Comprehensive lending suite recognized across LOS, LMS, limits and collateral management.

Strategic Role: Core embedded lending franchise, supporting mission-critical credit workflows and providing a base for cross-sell and AI-led enhancement.



Omnifin

Acquired loan management platform strengthening Aurionpro's lending software footprint across banks and financial institutions.

Strategic Role: Expands lending scale and broadens customer reach within Aurionpro's platform ecosystem.

AI-Native Lending Roadmap



Aurioncredit

AI-native credit platform positioned within Aurionpro's Banking Software 2.0 roadmap, alongside Fintra, iCashpro and Integro

Strategic Role: In-house R&D platform advancing Aurionpro's AI-native corporate lending capabilities.



Integro Retail

Retail lending product under Aurionpro's R&D roadmap, positioned as part of its internally built next-generation product portfolio.

Strategic Role: Extends Aurionpro's lending portfolio into AI-enabled retail credit workflows.

A balanced mix of embedded platforms, strategic M&A and in-house R&D strengthens Aurionpro's position across the ending value chain.

A person's hand is shown holding a tablet computer. The screen of the tablet displays various business analytics, including a line graph with an upward trend, a bar chart labeled 'Group B', and a circular diagram. The background is slightly blurred, showing another person in a red and white patterned shirt. A large teal overlay covers the left side of the image, where the title text is placed.

The Next Growth Engine: TIG & Data Centers

Connected Transit Journey

Automated Gates & Fare Collection (AFC)

- Smart gates & ticketing systems
- High-volume commuter processing



Transit Payment Solutions

- Open-loop & closed-loop payments
- Secure, real-time transaction handling



Platform Screen Doors (PSD)

Safety-critical physical integration (new capability)



Capturing the Data Centre Infrastructure Opportunity



The AI infrastructure buildout is creating a multi-decade investment cycle. Aurionpro's integrated capabilities across design, infrastructure and digital intelligence position it to participate meaningfully in this opportunity.



Strong focus on expanding the Data Centre business with a **Rs. 500 Cr+** Order book.

\$ 1.9 Trillion

Physical infrastructure investments driven by AI workloads, rising power demand and expanding Data Centre capacity requirements

--- **THE MACRO (TAM)**

\$ 1.9 Trillion

Global Data Center Infra capex to 2030

\$ 9 Billion

Supported by rapid capacity additions, increasing AI adoption and continued investment in India's Data Centre infrastructure ecosystem

--- **THE TARGET MARKET (SAM)**

\$ 9 Billion

India DC Infrastructure, Engineering & O&M Services (2025-2030)

Positioned to capture value across design, engineering, infrastructure and managed services through an integrated delivery model

--- **REVENUE OPPORTUNITY (SOM)**

\$ 0.5 Billion

Serviceable opportunity by FY30

TAM → SAM → SOM, cumulative through 2030. SAM/SOM are Aurionpro illustrative estimates anchored to the cited sources.

Sources: McKinsey · Goldman Sachs Research · S&P Global / 451 Research · IBEF · IndiaAI Mission · Grand View Research

Diverse and Growing Client Base (1/2)

Banking



Tech Innovation Group



Diverse and Growing Client Base (2/2)

Lending



Payments



Award Recognitions and Accolades



Independent. Insightful. Actionable.

Integro Technologies is a
Category Leader 2026



Innovation Leader 2026 in
Corporate Banking Technology
(iCashpro)



Best Transaction Banking
Platform - Global Transaction
Banking Innovation Awards
2026



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



Annual Sales League Table
Leadership Club Industry Leader
| Transaction Banking



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



Global Fintech Innovation
Awards 2025 Best-in-Class Debt
Collections



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



Global Fintech Innovation
Awards 2025 Best-in-Class
Trade Finance Platform



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



Transport Ticketing Global
Award-25



Mastercard Transit Certified
Backoffice Aurionpro Transit's AFC
Backoffice is today certified by
Mastercard



Key Leadership and Board of Directors



Mr Paresh Zaveri
*Chairman & Managing
Director*



Mr Ashish Rai
*Vice Chairman &
Group 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



Thank You



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