

December 09, 2025

The Manager,
Department of Corporate Services
BSE Limited
Floor 25, P.J. Towers,
Dalal Street, Mumbai – 400 001
BSE Scrip code – 532541
Equity ISIN INE591G01025

The General Manager,
Department of Corporate Services
The National Stock Exchange of India Limited
Exchange Plaza,
Plot No. C/1, G Block, Bandra Kurla Complex,
Bandra, Mumbai – 400 051
NSE Symbol – COFORGE

Dear Sir/Madam,

#### **Subject: Investors presentation**

In pursuant to the applicable provision of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed the copy of the Investor presentation.

You are requested to take note of the same.

Thanking you.

Yours faithfully,

For Coforge Limited

Barkha Sharma Company Secretary & Compliance Officer

Encl.: As above

**Coforge Limited** 

Special Economic Zone, Plot No. TZ-2& 2A



CIN: L72100HR1992PLC128382



# Welcome To Investor Day

December 8th, 2025



**Brian Glidden**Chief Communications Officer

#### **Overview of Our Sessions**



We are Hyper-Specialized in Select Industries

We embody Execution Intensity

We have Unparalleled Engineering Depth

We Create Asset-Powered Solutions

#### Coforge has emerged as the 7th Largest in the industry



#### How are we investing for this opportunity

**Quasar** AI Studio

**Quasar** Marketplace



**Quasar** AgentSphere

**Quasar** Trust AI

The Testing Market Isn't Shrinking – It's Being Reinvented



#### **Making The Most of Today**

Please silence your tech, pictures are allowed

During our sessions, we will not have Q&A. Please hold your questions to Executive Q&A session and over dinner and drinks.

My team is here for anything you need.



## Let's engage!













# Coforge -An Overview



Sudhir Singh CEO

#### **Safe Harbor and Disclaimer**

#### **Forward Looking Statements Safe Harbor**

This presentation contains forward-looking statements. In some cases, you can identify these forward-looking statements by the use of words such as "outlook," "believes," "expects," "potential," "continues," "may," "will," "should," "could," "seeks," "predicts," "intends," "trends," "plans," "estimates," "anticipates" or the negative version of these words or other comparable words. Among other things, the outlook for the full fiscal year 2024, the business outlook and quotations from management in this announcement, as well as Coforge's strategic and operational plans, contain forward-looking statements. Coforge may also make written or oral forward-looking statements in its periodic reports to regulators, in its annual report to shareholders, in press releases and other written materials and in oral statements made by its officers, directors or employees to third parties. Statements that are not historical facts, including statements about Coforge's beliefs and expectations, are forward-looking statements. Forward-looking statements involve inherent risks and uncertainties. A number of factors could cause actual results to differ materially from those contained in any forward-looking statement, including but not limited to the following: the performance of the Coforge's clients; the successful implementation of its business strategy; its ability to compete effectively; its ability to maintain its pricing, control costs or continue to grow its business; the effects of the novel coronavirus (COVID-19) on its business; the continued service of certain of its key employees and management; its ability to attract and retain enough highly trained employees; and its involvement in any disputes, legal, regulatory, and other proceedings arising out of its business operations. All information provided in this presentation is as of the date of this presentation, and Coforge undertakes no obligation to update any forward-looking statement, except as required under applicable law.

#### **Disclaimer**

This communication and the information contained herein is not an offer to sell securities in the United States or elsewhere. The securities of Coforge or any of its subsidiaries and affiliates may not be offered or sold in the United States or to, or for the account or benefit of U.S. person (as such term in defined in Regulation S under the U.S. Securities Act of 1933, as amended (the "Securities Act")) absent registration pursuant to the Securities Act, or an exemption from registration. Any public offering of securities to be made in the United States will be made by means of a prospectus that may be obtained from the issuer or selling security holder and that will contain detailed information about the issuer and management, as well as financial statements. A Registration Statement on Form F-1 relating to certain securities of Coforge has been filed with the U.S. Securities and Exchange Commission but has not yet become effective. The Form F-1 Registration Statement and all subsequent amendments may be accessed through the SEC's website at www.sec.gov. Such securities not be sold nor may offers to buy be accepted prior to the time the registration statement becomes effective under the Securities Act. Nothing in this communication shall constitute an offer to sell or the solicitation of an offer to buy securities in any jurisdiction in which such offer or sale would be unlawful.

Where we were. Where we are.

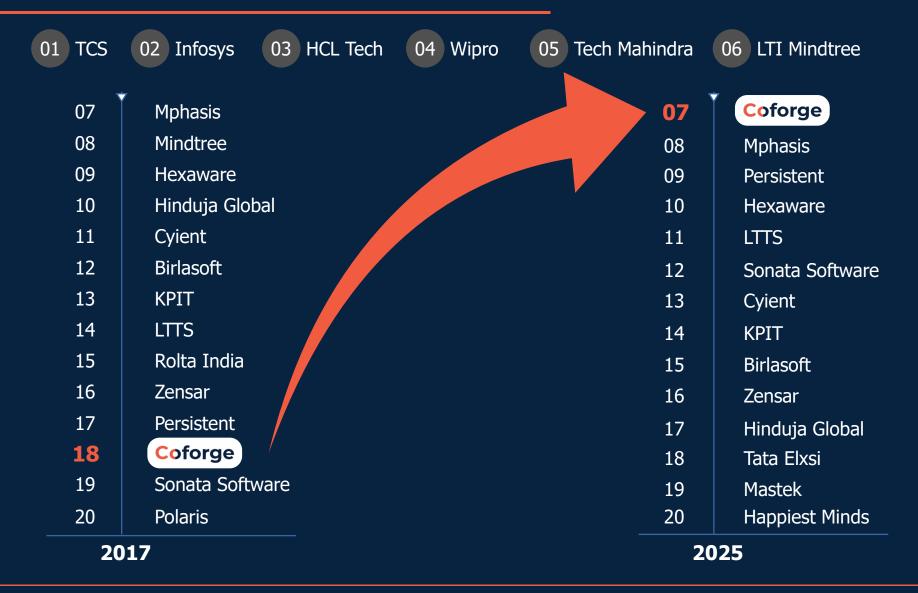
What sets us apart

**Operating Model** 

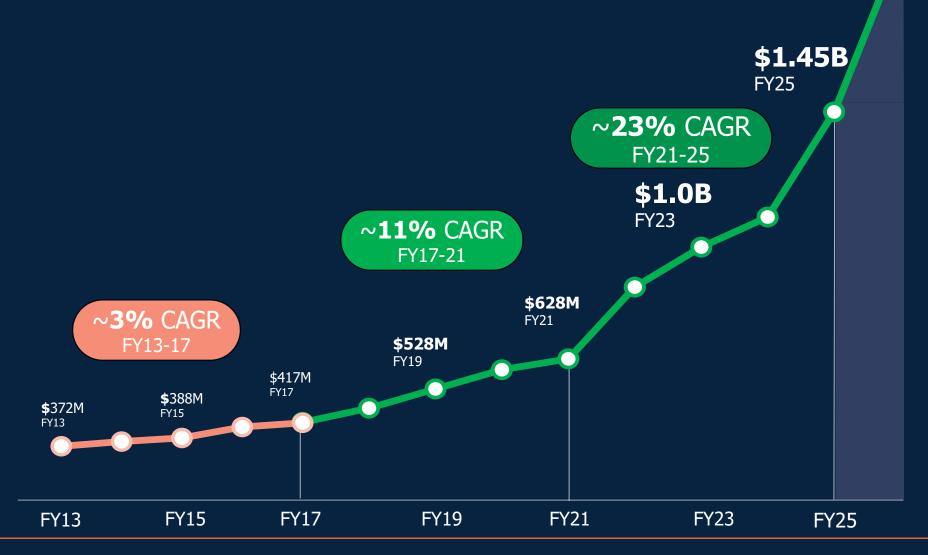
**Growth Drivers** 

Where we were. Where we are.

#### Coforge has emerged as the 7th Largest in the industry



#### Eight years of sustained & accelerating growth



#### Revenue growth has been primarily organic cignities (\$219Mn) Rhythmos (\$25M, Divestment of Ad Go resulting in close to Net Zero Rev impact) \$1.45B TMLabs (\$7Mn) (\$73Mn) FY25 Xceltrait (\$7Mn) Zero Net Revenue due CXForward (\$11Mn) \$1.0B to disinvestment of ESRI FY23 \$628M FY21 \$528M FY19 \$417M FY17 **\$**388M **\$**372M FY15 FY13

**FY19** 

FY21

FY23

FY25

FY13

FY15

**FY17** 

## **Exceptional execution has created the foundation for future growth**

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	FY13	FY17	FY18	FY19	FY20	FY21	FY22	FY23	FY24	FY25
Revenue (\$mn)	373	417	464	528	592	628	867	1,002	1119	1445
EBITDA (\$mn)	61	72	78	93	105	113	162	183	197	260
EPS (INR*)	36	44	46	66	71	75	109	133	134	127
DSO(Billed+Unbilled)	104	67	79	74	90	88	76	73	56	60
Order Executable(\$mn)	252	320	339	390	468	520	720	869	1019	1505
Order Intake(\$mn)	369	457	507	646	748	781	1,151	1,265	1973	3456
# of \$1mn+ clients	68	73	80	90	106	115	137	145	160	239
# of large deals**			4	4	4	6	8	7	9	15
Top 5 client contribution	32%	33%	30%	28%	28%	24%	23%	23%	24%	19%

Client Metrics

#### Coforge today at a glance

61

Forbes Global 1,000 clients

95%

Repeat business (Q2 FY26)

~\$2 Bn

Revenue (run rate)

51.4x 37.7x

LTM PE Forward PE

**Global Footprint** 

25 Countries & 33 Delivery Centers

~35,000

Employees worldwide

11.4%

One of the lowest attrition rates in the industry

#### An execution intensity that is uniquely our own

Growth is the ONLY imperative

Talent to Value;
Time to Value

#### SALES

- Large Deal Tracking
- Order Book Tracking
- Diamond Accounts
- Proximity Matters

#### **BIG BETS**

- ServiceNow
- ANZ

**Exceptional Client Centricity** 

12+

**Average tenure** in years for top ten customers

65

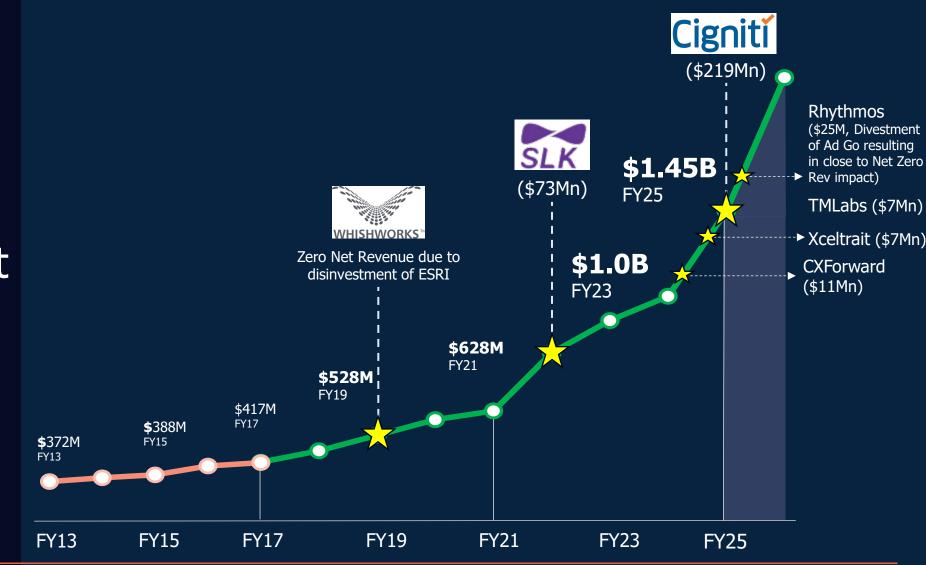
**Score**up by 24 vs FY17

95%

Repeat client business \*as of Q2 FY26

Exceptional track record in making acquisitions successful

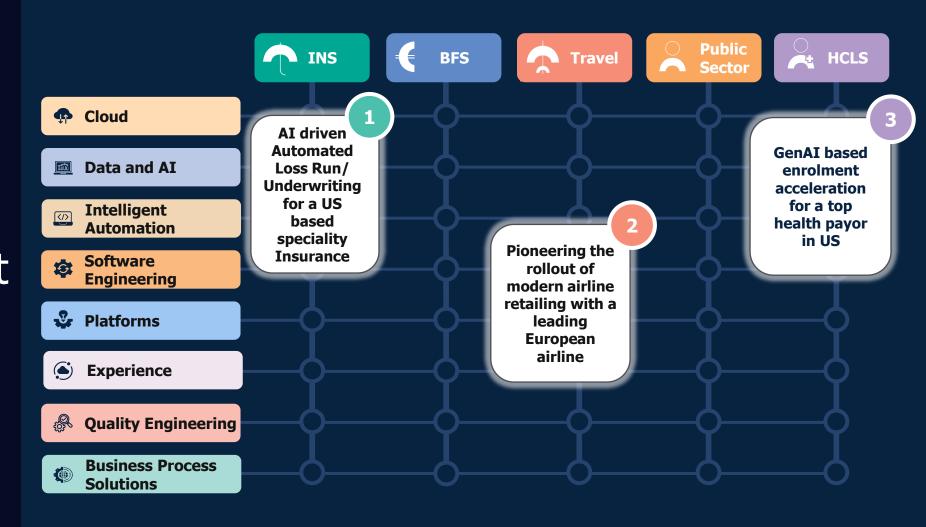
#### Our approach towards integration is different from most firms in the industry, backed by a proven track record of success



What sets us apart

Hyperspecialized Industry Expertise





"Real" Partnerships

## These partnerships account for over \$550M annually & are growing inline or faster than our overall growth rate

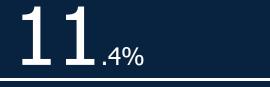
What sets us apart



High retention across the firm

#### **Employee Satisfaction Score**





(LTM – as of Q2 FY26)

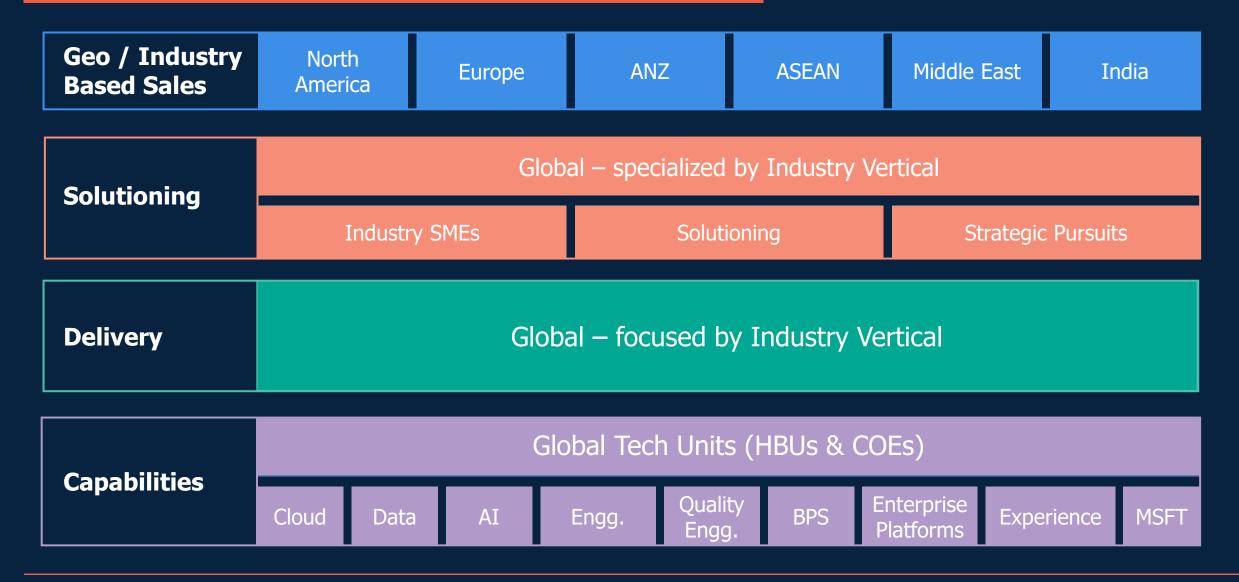
#### Low attrition rate

Robust focus on upskilling and reskilling Best-in-class benefits and career opportunities

Management run, Board governed

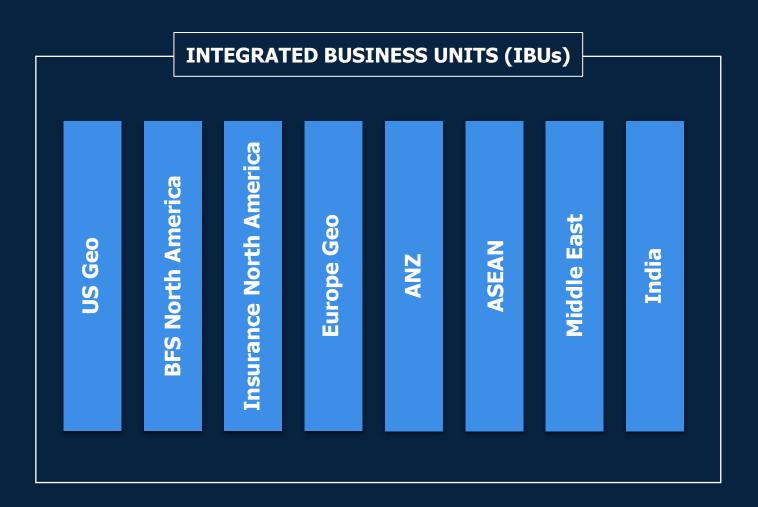
## **Operating Model**

#### **Business Operating Model**



#### **Business Structure**





### **Growth Drivers**

#### **Our growth equation**







**Big Bets** 



Focus on structuring contracts



Scaling up key accounts



AI-led Engg., Data, ServiceNow

#### **GEOGRAPHIES**

NA West & Midwest, ANZ

#### **INDUSTRIES**

Healthcare, Public Sector







## Let's Engage













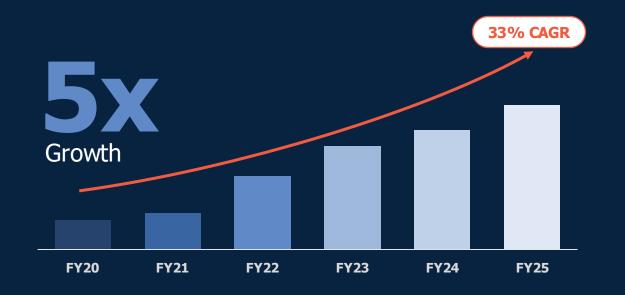
# Banking & Financial Services

From Niche to Leader

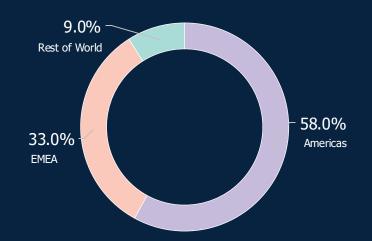


John Speight
Executive Director

### Our growth defined by numbers







Top 100 Global Banks

Top 30 US Banks

Central Banks

#### From traditional to digital: Trends redefining banking



Hyper-Personalization



Embedded Finance & Invisible Banking



Digital Payments & Tokenisation



Regulatory Change & Compliance

... Efficiency Is Still Non-Negotiable

# Coforge delivers transformation at scale, combining deep domain expertise with cutting-edge digital capabilities







# A top 10 global bank serving customers in more than 60 countries

2020

Niche low-code-nocode platform implementation for a single business unit



2025

30-40% YoY growth expanded across Retail, Corporate, Wholesale, and Wealth.

# **Key Takeaways**

- Growth is not the headline, it is the outcome
- Future of banking will belong to those who can integrate business strategy and technology execution
- We are uniquely positioned to help banks navigate regulatory pressure, reimagine customer experience, and unlock efficiency at scale
- Our commitment is simple: deliver outcomes, accelerate innovation, and be the partner banks rely on





# Let's engage!













# **Coforge in Travel**

Leader in Travel Transformation



**Erika Moore**Global Head Strategy & Growth, Travel

### **Coforge in Travel**

#### 30 years of powering technology solutions for Travel



~23%

Revenue

**Strategic Growth Pillar** 

**60** Airlines

PSS
Implementations

Airlines on PRA Product

Airport
Implementations

Air Cargo Terminals

**60** 

**Airline & Airport Systems** 

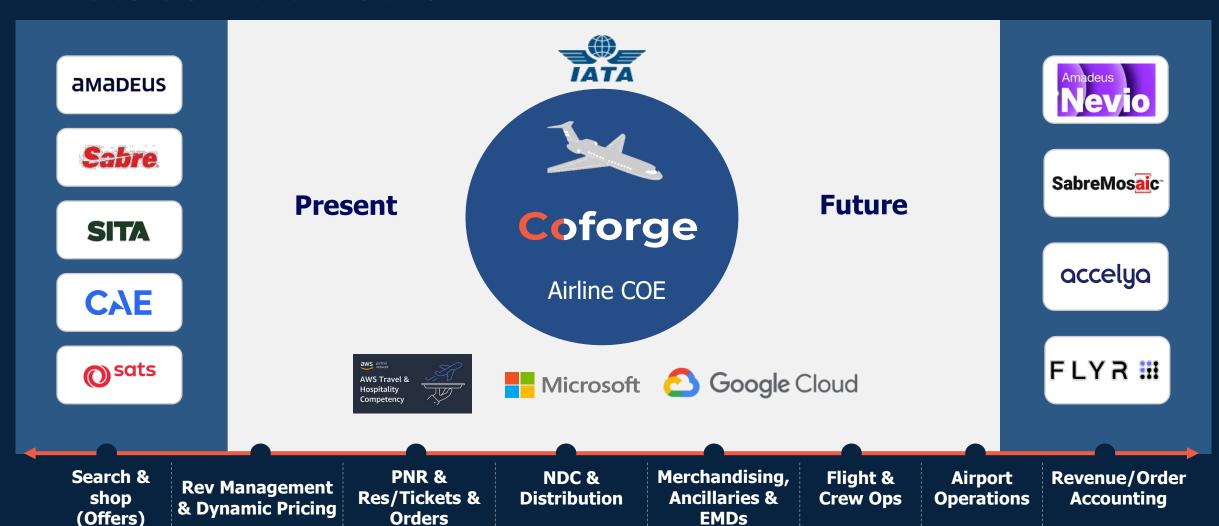
**5000+** 

Domain Certified Engineers

**Deep Domain Knowledge** 

# **Coforge in Travel**

#### **At the core of Travel Evolution**



### **Our Services for the Travel Industry**



**Product &** Quality **Engineering** 

AI Led SDLC reducing efforts and timeline by ~35%





Modernizing data platforms *leading to* 60% savings on Data Analytics budget

Data & **Analytics** 





**Cloud & Infra** Managed **Services** 

New Gen App development on cloud leading to 50% Infra savings 5 Google Cloud



**Artificial Intelligence** 



**Forge** 



**Travel Global Capability** Center

Airline Fuel invoicing automation reducing processing time by 70%

**Intelligent Automation & Enterprise Platforms** 





**Business Process Solutions** 

AI Powered contact center leading to 50% productivity gain

Improving Book: Look by 40%





# **Pivoting Point for Travel**

#### All domains of Travel are seeing gradual & seismic shift & emerging themes are:



#### \$ 50 BN+

Investment forecast in major Technology Transformation/ Modernization over the next decade



**Driven by AI-Led Innovation at the Core** 



#### \$ 40 BN

Expected annual value the industry is expected to generate with modern airline retailing

# Our Modern Airline Retailing COE: AERONOVA.AI

We are well positioned to capture market share in this \$15B opportunity

**Coforge PSS Toolkit** 





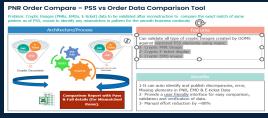




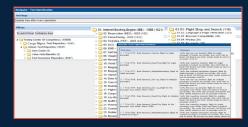


Offer Order Value Accelerator (AERONOVA.AI)

#### PNR Order Data Comparison Tool



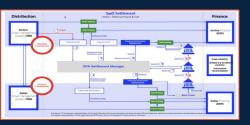
#### Airline Transition runbook, Business process and test case repository



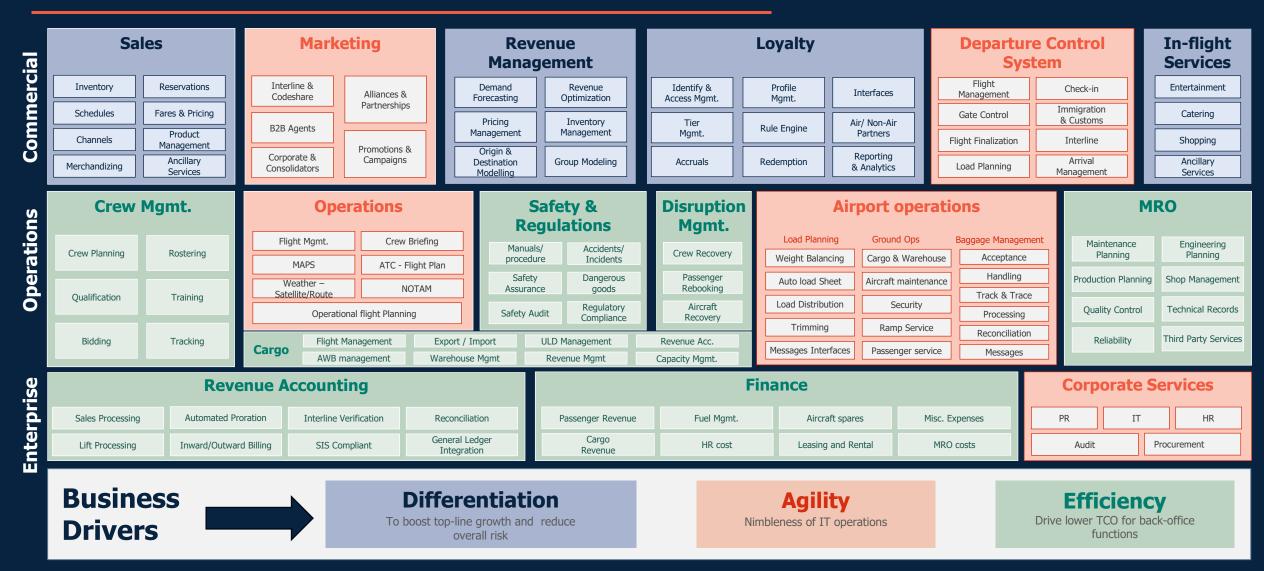
#### **JSON Comparison Tool**



#### Reference Architecture – Airline Integration Model for Order settlement



# How Coforge is leading with AI adoption for Airlines



# **Key Takeaways**

Strong Recovery and Growth
Travel will contribute \$16 Trillion to Global GDP by 2034

Accelerated IT Spend and Modernization

IT spend rising from ~3.7% to ~6% of revenues; fuelling \$50B+ modernization and \$40B ancillary revenue opportunities.

Strategic Industry Shift
Legacy modernization and retail transformation to decouple PSS over next 5–10 years.



# Let's engage!













# Insurance Services Showcase

AI Led Transformation in Insurance



Ashish Mishra

SVP & Global Delivery Head - Insurance



**Ben Potts**SVP & Head of Insurance - Europe

## **Key Messages**

Deep Insurance expertise across all verticals

Global delivery success and innovation across Property & Casualty, Life & Health, Retail and Specialty Insurance.

Pre-built assets providing accelerated results and customer value

Accelerating impact across the entire Insurance life cycle – Customer service, distribution, underwriting, claims, policy and billing.

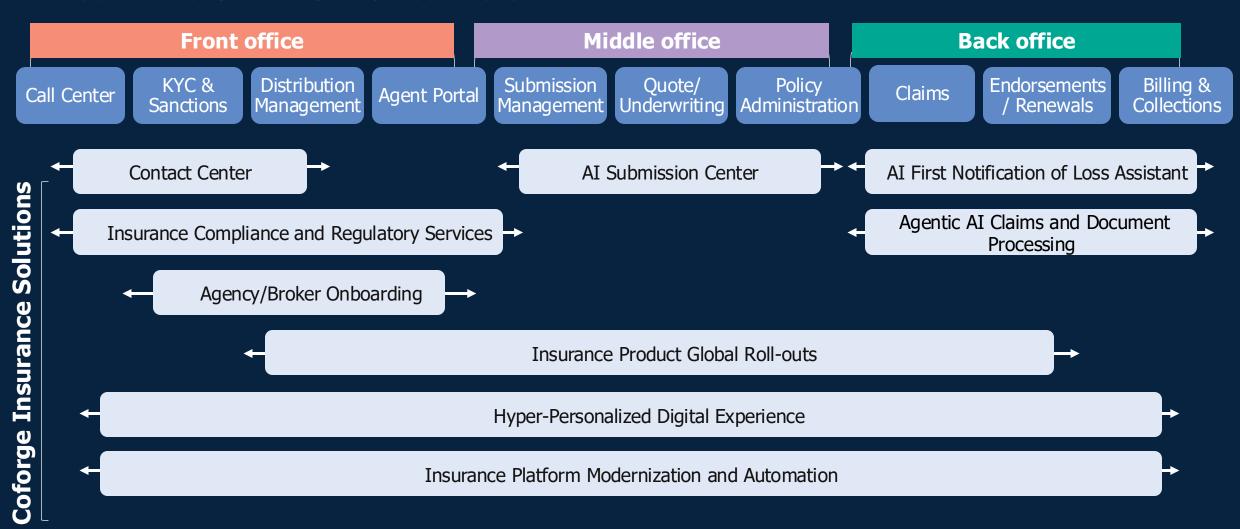
Improving underwriting performance and operational efficiencies

Pioneering pre-built AI applications to automate, accelerate and enhance insurance operations.

3

# Leading Transformation Across the Insurance Value Chain

#### **AI Led Transformation for Carriers**



# Coforge Insurance — 20+ Years of Innovation

#### **Driving Domain and AI Led Innovation**



**Insurance Practitioners**  100%



**Domain** Certification **80+** 



Referenceable **Customers** 

600+







**Advanced AI AI Business Practitioners Use Cases LIVE** 



**Enterprise AI Foundation** 

(Infrastructure , Architecture , Data & Model)



**AI for Business** 

Insurance Focused AI Solutions



**AI** for Delivery

Coforge Delivery Platform, Enterprise Platforms

## Leveraging Best-in-class Partner Ecosystem

Coforge bring together the best technologies for our customers











# Case Study: Global Product roll-out for a Specialty Insurer

#### **Business Challenges**

- Multiple legacy systems stopping global expansion
- Unable to launch and maintain new products at speed and scale

Coforge Solution			
Core Platform	<b>Global Expansion</b>	24*7 Global Support	Automation
<ul><li>Duck Creek SaaS</li></ul>	<ul><li>Rapid rollouts</li></ul>	<ul><li>Cross functional teams</li></ul>	■ 20+ Pre-built Tools
■ Deep Domain Expertise	<ul> <li>Standardization</li> </ul>	<ul><li>Multi-language</li></ul>	■ AI Adoption
Rucinoss Outcomos Achieved			

#### **Business Outcomes Achieved**

40+

INSURANCE PRODUCTS SINCE INCEPTION

**17** 

COUNTRIES GLOBAL ROLLOUT \$7B

**PREMIUM GROWTH** 

50+

INTEGRATIONS

# Proven Production AI Assets driving outcome

#### **Transformation across Insurance Value Chain**

# **Enhanced Customer Experience** ChatInsure – Insurance Copilot Intelligent Service Management Personalized Policy Advisor Policy Intake Validation Enterprise Knowledge Chatbot





- 20% Self Service Efficiency
- 25% Customer Service Speed

- 30% Faster Binding
- 90%+ Ingestion Accuracy

- 15% Claim Lifecycle Reduction
- 10% Straight Through Processing

# Case Study: Underwriting Transformation for \$16B GWP E&S Insurer

#### **Business Challenges**

- Underwriter Productivity: Underwriters manually reviewing 1,000's of submissions.
- Losing business: Slow pre-bind cycle leading to a loss of business.
- Rekeying data: Manually keying data for rating

#### **Coforge Solution**

#### **Core Platform**

 Delivered Coforge - AI Submission Center

#### **UW Productivity**

 Underwriters time freed up to focus on high value risks

#### **Win More Business**

 Increase in the number of submissions bound as policies

#### **Reduce Rekeying**

GuidewireQuotation Integration

#### **Business Outcomes Achieved**

Improved underwriter capacity by **15%** 

Submissions reviewed per month rose from **1,600** to **4,500** 

Reduced re-keying costs by 20%

# **Key Takeaways**

Our pre-built assets are already benefitting global insurance companies

Pre-built assets are empowering insurers to accelerate growth, reduce costs, and stay ahead in a rapidly evolving market.

Deep insurance expertise proactively solving market challenges

Delivering measurable results, through deep domain expertise and innovation.

Helping Insurers to be competitive in a softening global market with AI

Pre-built AI driving demonstrable efficiencies in customer experience, underwriting & claims.



## Coforge **Investor Day**

# Let's engage!











# **Key Takeaways**

Delivery excellence and deep domain knowledge

Delivering measurable outcomes through deep domain expertise and innovation.

This enables insurance companies to scale globally.

Proven assets to increase customer value

Pre-built assets are empowering insurers to accelerate growth, reduce costs, and stay ahead in a rapidly evolving market.

Helping Insurers to be competitive in a softening global market with AI

Pre-built AI driving demonstrable efficiencies in customer experience, underwriting and claims.



# Unlocking Greater Growth in North America

Leveraging untapped market opportunities

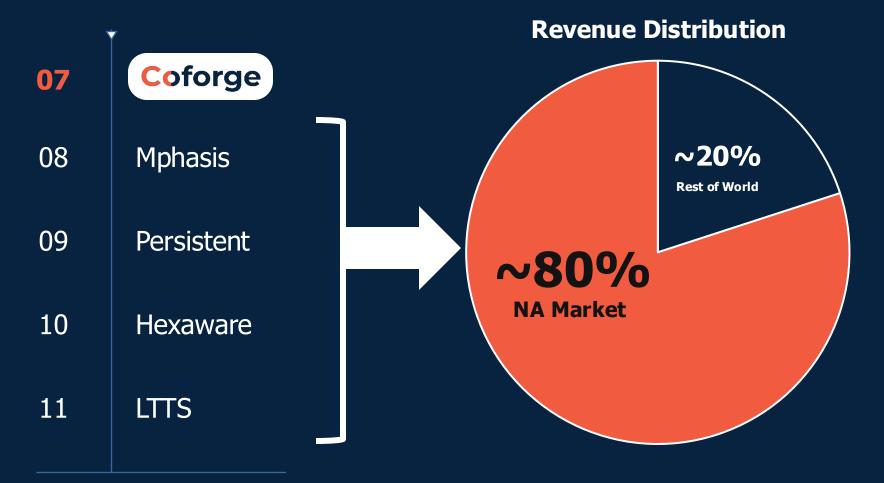


Preeti Singh
EVP & Business Head North America

# **Significant Potential and Runway for Growth**

#### **Large Underserved Market Opportunities**

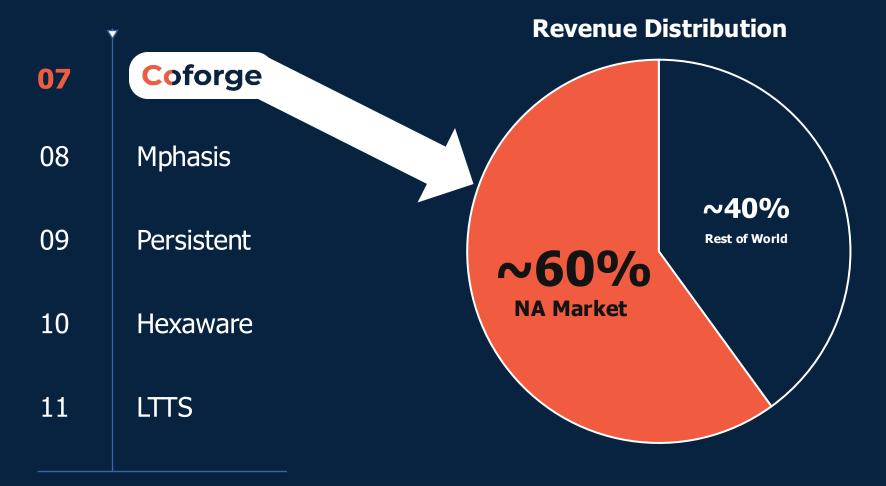




# **Significant Potential and Runway for Growth**

#### **Large Underserved Market Opportunities**



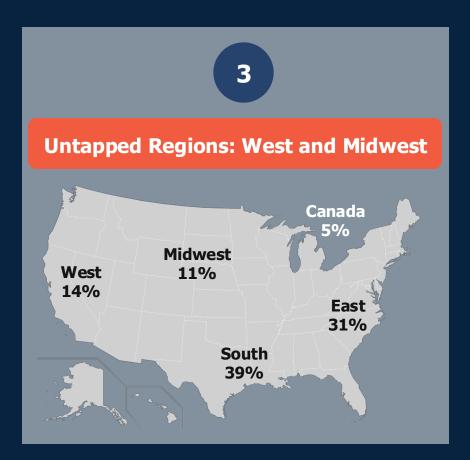


# Significant Potential and Runway for Growth

#### **Three Growth Engines**







# **Healthcare: An Emerging Vertical & A Big Bet**

#### **Global Shift**

**Healthcare IT Spend is Soaring** 

\$177B (2025)



\$244B (2029)

(CAGR ~8.4%)

**Explosive Growth in Healthcare AI** 

\$37B (2025)



\$179B+

(CAGR ~37%)

#### **Areas Of Differentiation**



#### **Disruptive Capability**

Listen and solve for client problems



#### **AI-Driven Transformation**

Automate, optimize & reduce cost



#### **Anti-Incumbency**

Fatigue with incumbent partners



#### **Commercial Structuring**

Outcome led commercial constructs to meet joint needs

## Our Healthcare Business: Market Aligned, Transformation Focused



To be a trusted AI-led Disruptor for HCLS at the intersect of Domain & Technology

### Our Healthcare Business: Market Aligned, Transformation Focused

Vision: To be a trusted AI-led Disruptor for HCLS at the intersect of Domain & Technology



Industry Segments



Key Domaincentric Solution Themes

#### **Payer**

Plans, Managed Care Org, Third Party Admin, Pharmacy Benefit Mgr

- AI-enabled member experience and journeys
- AI-led business process automation
- Data and app modernization

# Our Healthcare Business: Payer Case Study

Consolidating nine platforms to reduce enrolment cycle time by 45% and improve member satisfaction rates by 15%



### Our Healthcare Business: Market Aligned, Transformation Focused

Vision: To be a trusted AI-led Disruptor for HCLS at the intersect of Domain & Technology



# Industry Segments



Key Domaincentric Solution Themes

#### **Payer**

Plans, Managed Care Org, Third Party Admin, Pharmacy Benefit Mgr

- AI-enabled member experience and journeys
- AI-led business process automation
- Data and app modernization

#### **Med Devices**

Diagnostic, Surgical, Therapeutic

- Commercial digitization,
   CRM modernization
- Smart device engineering & QE Lab as a Service
- CSV/CSA & Regulatory automation

# Our Healthcare Business: Med-Tech Devices Case Study

Helped client triple their revenues over three years through validation and verification services for FDA approval



# Our Healthcare Business: Market Aligned, Transformation Focused

Vision: To be a trusted AI-led Disruptor for HCLS at the intersect of Domain & Technology



# Industry Segments



Key Domaincentric Solution Themes

#### **Payer**

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#### **Med Devices**

Diagnostic, Surgical, Therapeutic

- Commercial digitization,
   CRM modernization
- Smart device
   engineering & QE Lab
   as a Service
- Computer Software
   Assurance & Regulatory
   automation

#### **Life Sciences**

Pharma, Biotech, Clinical Research Org, Contract Dev & Mfg Org

- AI in R&D and drug discovery
- Digital supply chain & smart manufacturing
- AI-driven omnichannel engagement

#### **Provider**

Health Systems, Labs, Pharmacy, Ancillaries

- Patient & Clinician
   Experiences
- Population Health
   Analytics
- Enterprise Data & AI

# Our Healthcare Business: Life Sciences Case Study

Clinical imaging platform using advanced AI and ML to analyze over 40 million medical images, accelerating drug discovery and clinical trial efficiency by 10-15%



# Data and AI Product Disruptor Partnership

**Why this Partnership Matters** 

# **54 Million Patient Records**

80+ Healthcare Customers

### Data and AI Product Disruptor Partnership

#### **Why this Partnership Matters**



#### AI at the Core

First-to-market AI workflow transformation drives premium pricing and margin expansion



#### **Large Strategic Customer Base**

Partnership with 80+ healthcare organizations accelerates U.S. growth and lowers acquisition costs



#### **Modern Health Data Platform**

Connecting 54M+ patient records accelerates onboarding and recurring managed services



#### **Mutual Growth Flywheel**

Real-time data and AI copilots scale healthcare business, boosting growth and valuation

#### **Illustrative Large Deals**

being pursed jointly



#### **State Government**

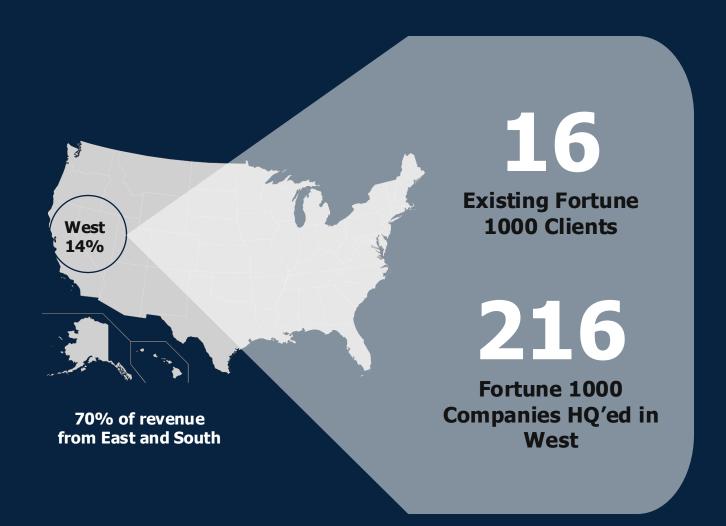
AI for Data + Contact Center Outsourcing including Care Coordination

Managed Service
Organization call center
Technology and managed
services

# Recognition in the very 1<sup>st</sup> year



# Untapped Regions: West Coast



#### **Focus Verticals**

Hi-Tech \$175B Potential Spend



**AI-Led Enterprise Transformation** 



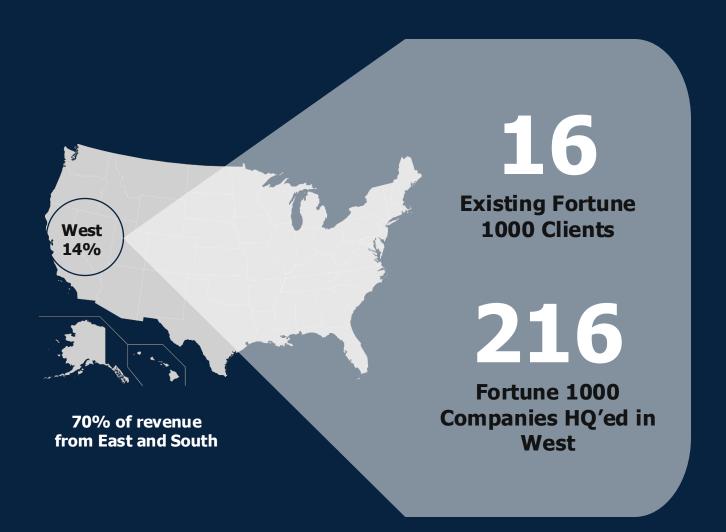
**Product Engineering** 

# Untapped Regions: Hi-tech Case Study

Deal Support Hub for Sales teams to improve pricing and quoting decisions leading to a 10% Increase in Sales for a SaaS Client



### **Untapped Regions:** West Coast



#### **Focus Verticals**

Hi-Tech \$175B Potential Spend



AI-Led Enterprise
Transformation



Product Engineering

Retail / CPG \$35B Potential Spend



eCommerce /
Catalog management

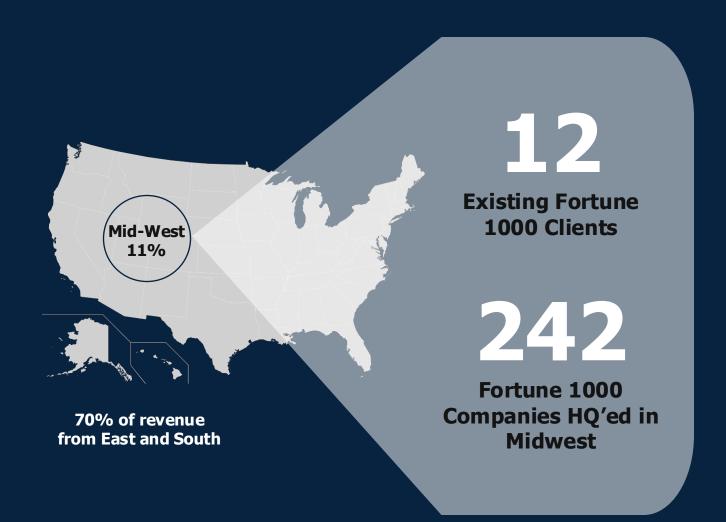
**Intelligent Supply Chain** 

# Untapped Regions: Retail Case Study

**Modernized supply** chain with personadriven dashboards and agentic AI, cutting inventory costs by 15%, and reducing waste by 30%



# **Untapped Regions: Midwest**



#### **Focus Verticals**

Manufacturing \$45B Potential IT Spend





Aftermarket Services + 1:1 Customer Engagement

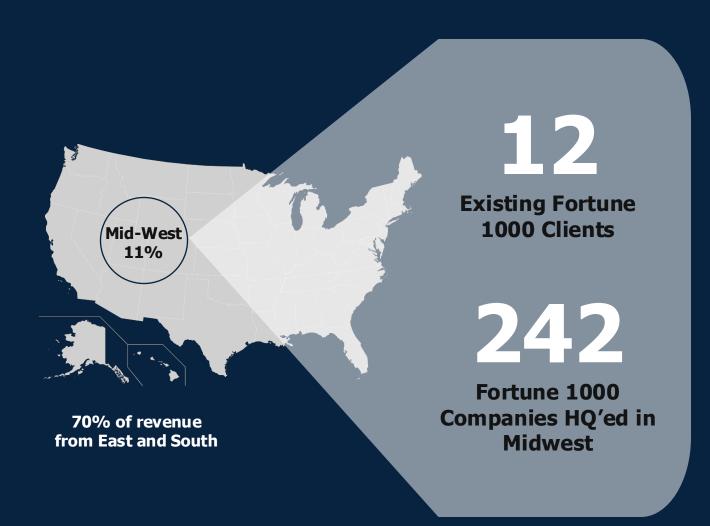
Managed Security Services

# Untapped Regions: Manufacturing Case Study

Boosted preventive maintenance revenue by 30% through AI-driven personalization



### **Untapped Regions: Midwest**



#### **Focus Verticals**

Manufacturing \$45B Potential IT Spend





Aftermarket Services + 1:1 Customer Engagement

Managed Security Services

Retail / CPG \$25B Potential IT Spend





eCommerce / Catalog management

**Intelligent Supply Chain** 

# Untapped Regions: Partnerships



SecureEdge2Cloud

# servicenow<sub>®</sub>

- Hi-Tech: Deal Desk &
   Price Realization
- Retail: RetailX StoreOperations

# Disrupt to outperform



# Let's engage!













# Artificial Intelligence (AI) PoVs & Stories from the field

Dec 2025



**Simon Pearson**Senior Vice President Consulting & Solutions



Vikrant Karnik
Executive Vice President Artificial Intelligence



**Deepak Bagchi**Vice President –
Artificial Intelligence



# Hello!

A bheil Gàidhlig agam ort?

(Do you speak my language?)



# Hello!

A bheil Gàidhlig agam ort?

(Do you speak my language?)



95%

of AI projects will never reach production



# 100,000

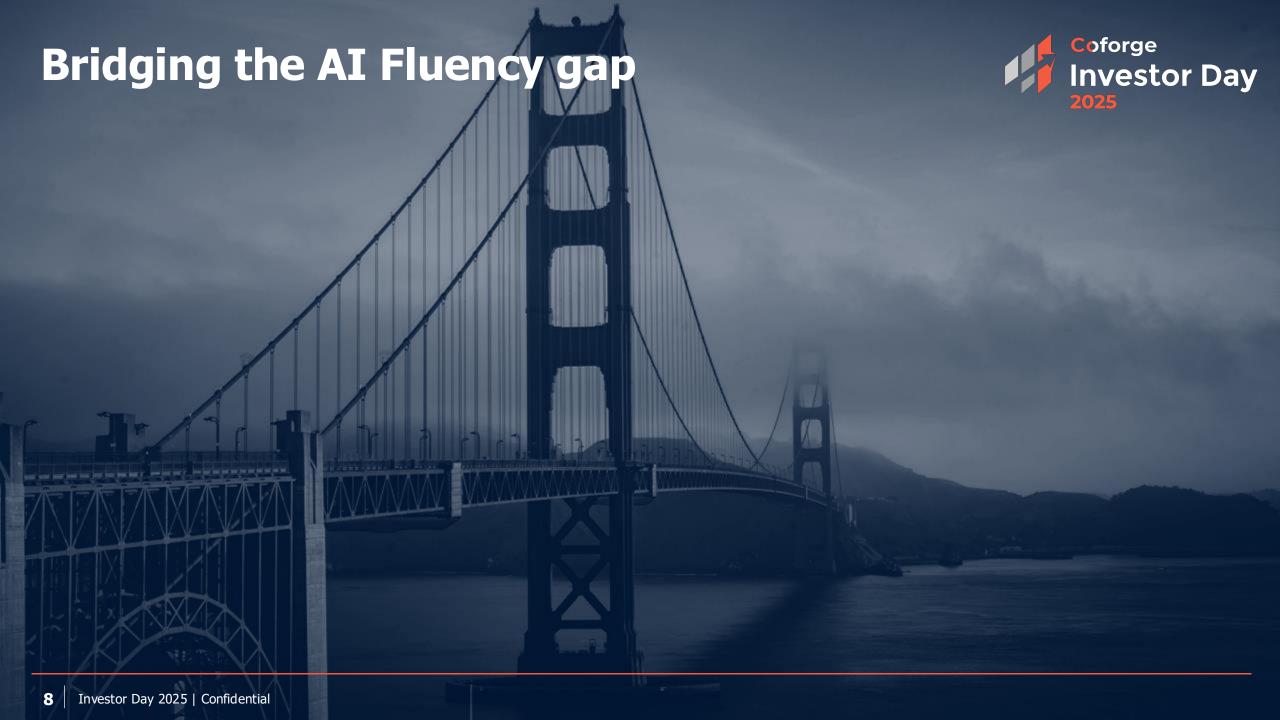
AI startups will be created in 2026



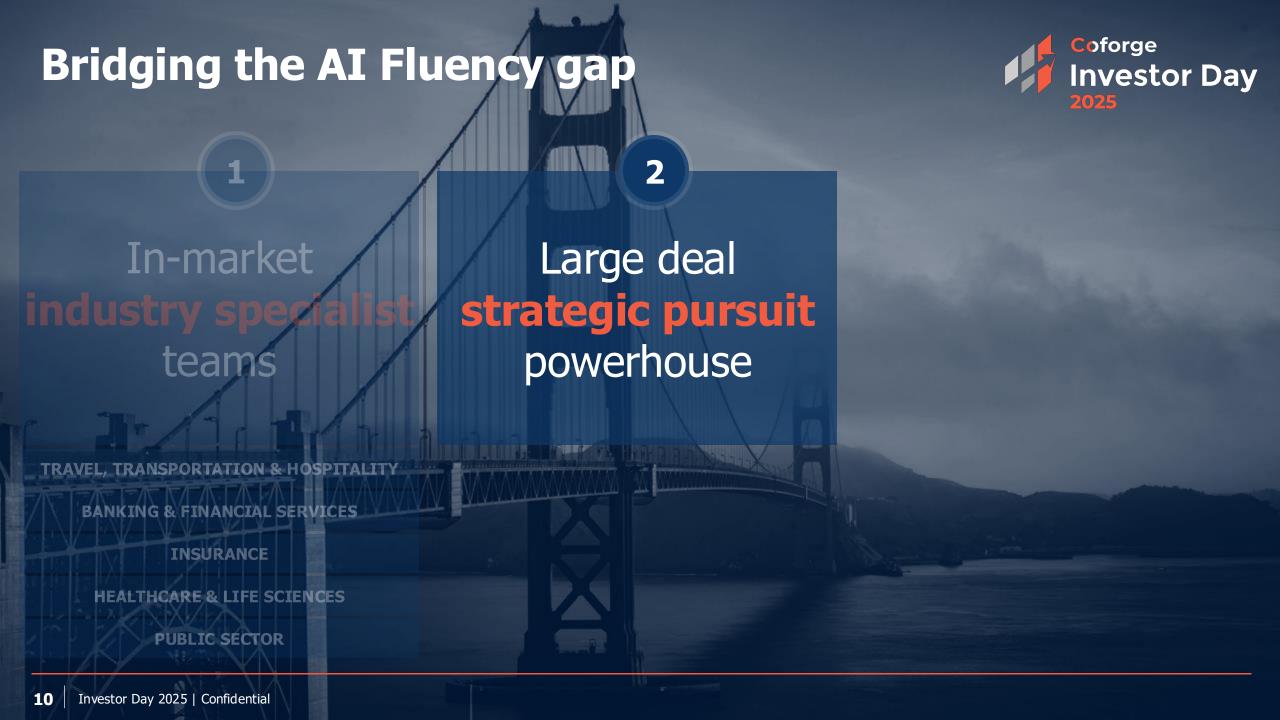
AI fluency is how we pivot AI from being a technology initiative to a business imperative with domain knowledge

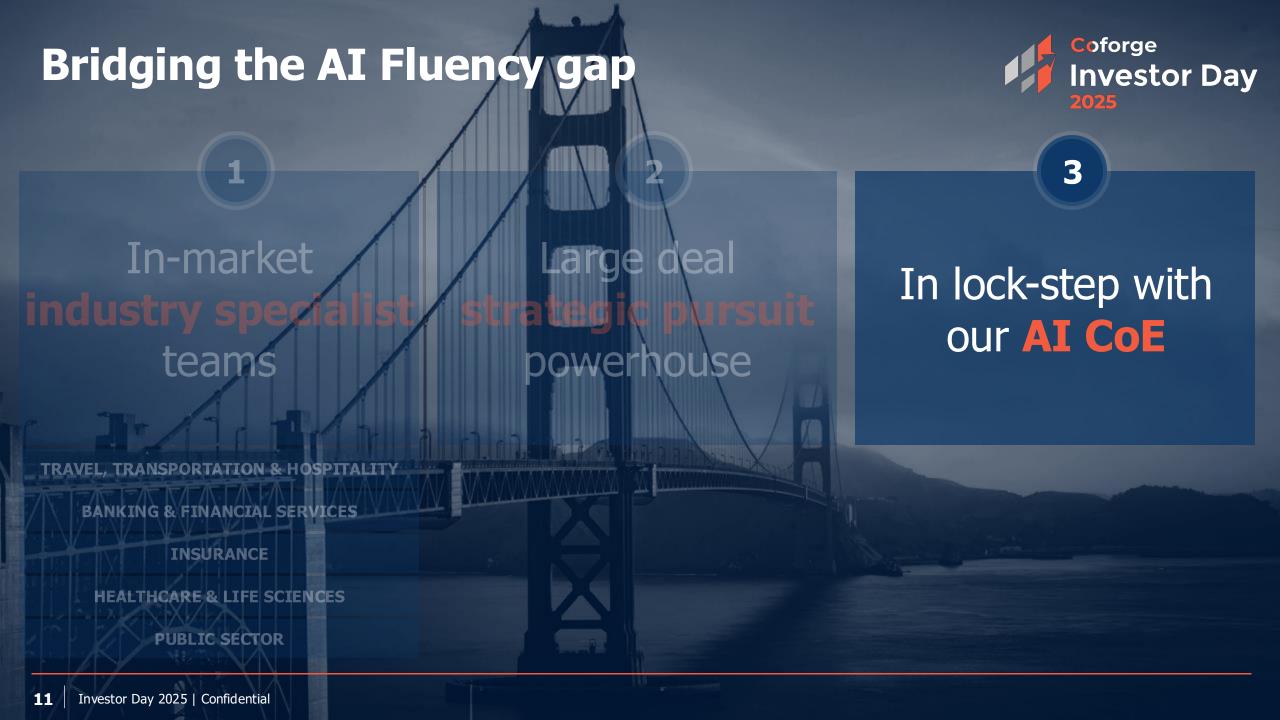


AI fluency is how we pivot AI from being a technology initiative to a business imperative with domain knowledge













You have enough data.

But having data is not enough.



# AI needs context to data, A map of your data.



# A lineage backed knowledge graph lets models reason within your business.









Deployed Agentic
Submission Intake for
Europe based Specialty Insurer
driving 300% increase in
submissions intake



**Hyper personalized Agentic Marketing** for Global Bank driving 28% product penetration rate increase while lowering customer acquisition cost by 25%



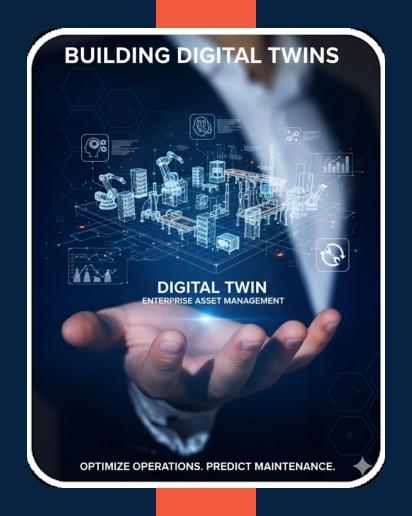
On-Device SLM Mobile
App for Global Bank
improving CSAT/NPS by 13%
while reducing latency by
87%



Fine Tuned Models for
InsurTech that increase
Underwriter Capacity by
25% and reducing LLM costs
by 75%



Digital Twins using AI for University that reduce energy consumption by 30% and reduce maintenance cost by 25%



## What we are hearing from our customers

**Acceleration** of Value Creation

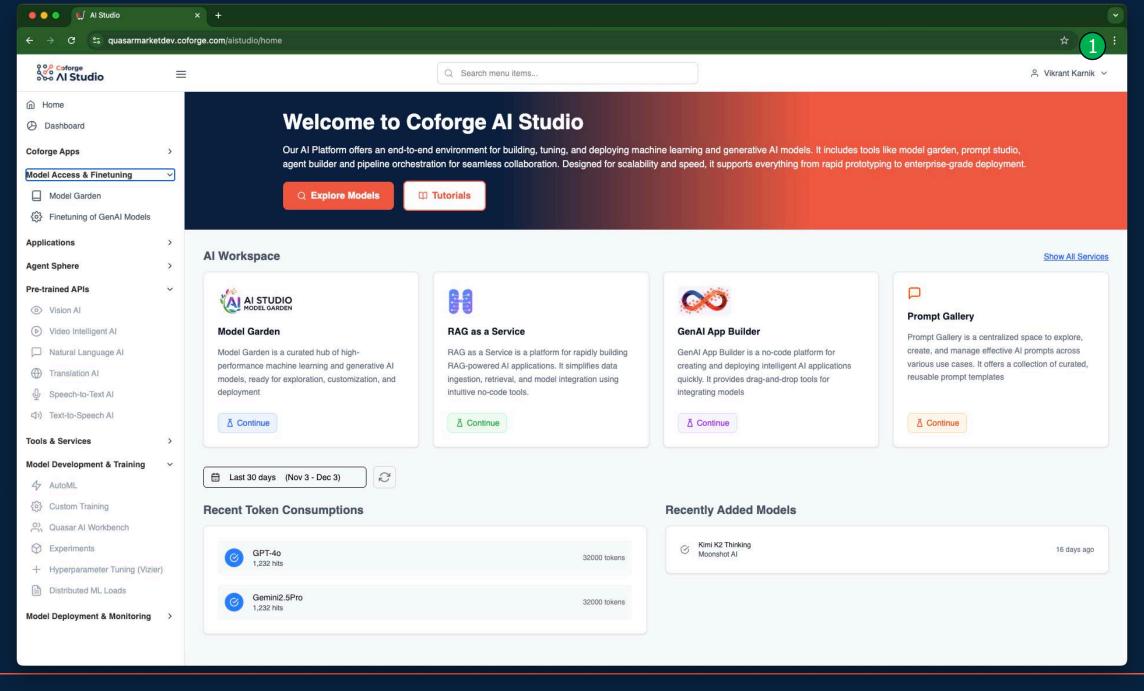
**Value based Iterative Programs** 

**Commercial** Model Change

**Digital FTE to Outcome Based** 

## **Quasar** AI Studio

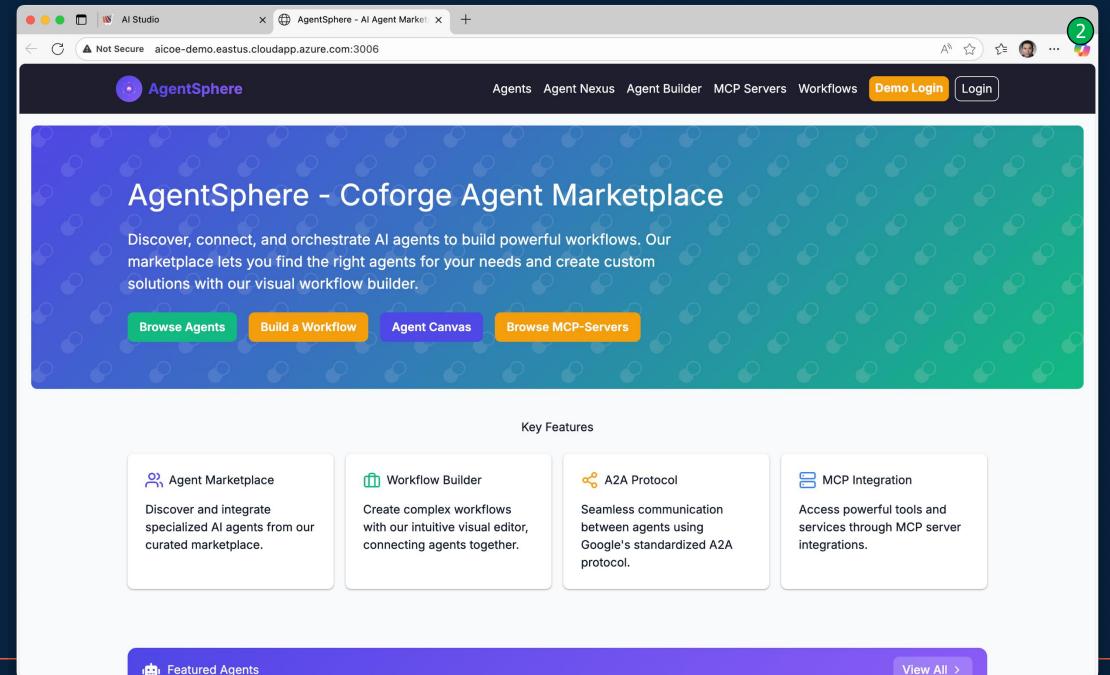




## **Quasar** AI Studio



**Quasar** AgentSphere

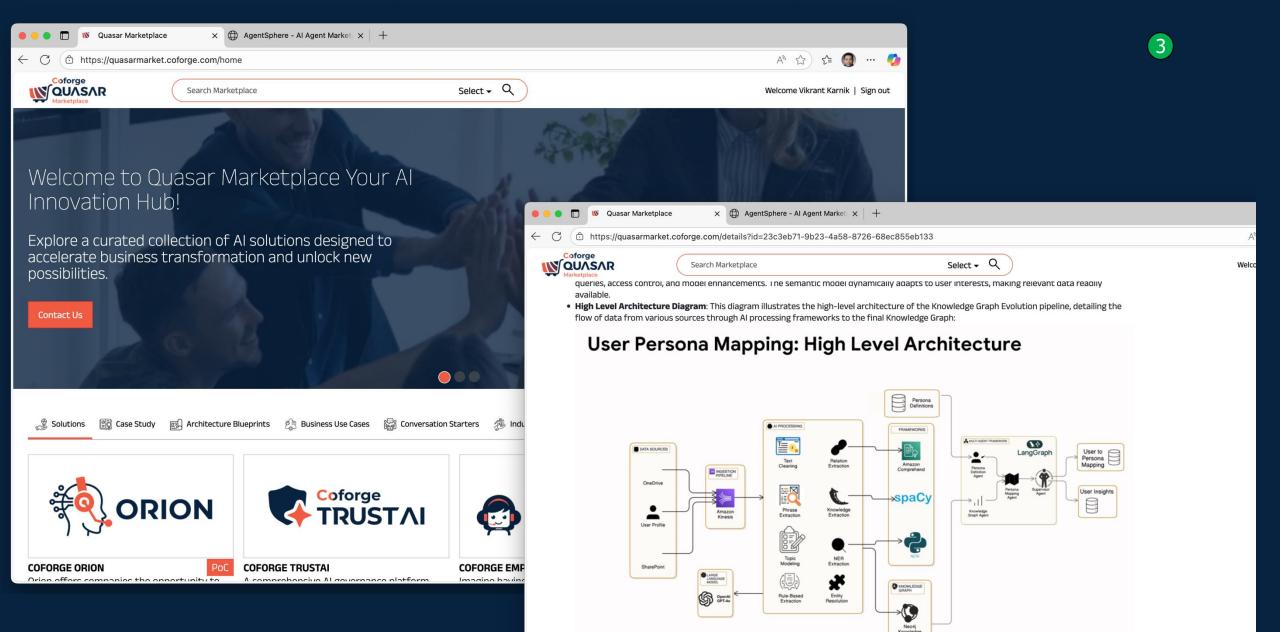


**Quasar** AI Studio

**Quasar** Marketplace



**Quasar** AgentSphere



**Quasar** AI Studio

**Quasar** Marketplace



**Quasar** AgentSphere

**Quasar** Trust AI



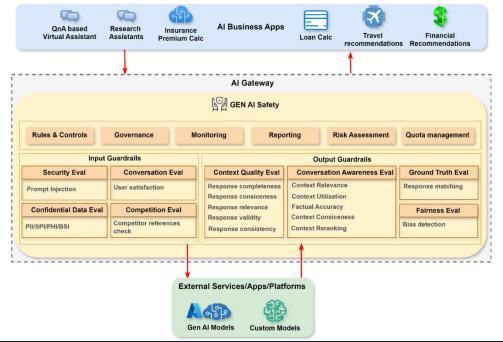


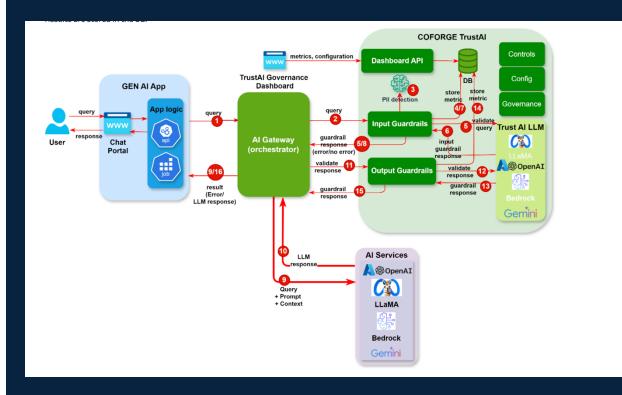
Search Marketplace Select → Q

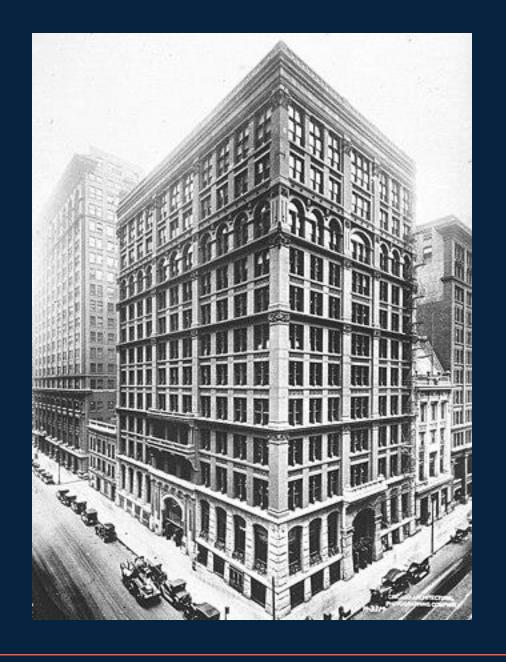
Here you will find some technical documentation for the solution.

#### What is TRUST AI?

**Coforge's TRUST AI** is a comprehensive AI governance platform designed to protect your organization from the risks associated with Generative AI. By providing dynamic policy enforcement, jailbreak protection, and compliance assurance, TrustAI ensures that your AI applications are used ethically, responsibly, and securely. **TRUST AI** acts as a secure bridge between your users and AI models, analyzing input and output to identify potential risks and enforce appropriate policies. This helps to prevent data breaches, intellectual property infringement, and other harmful outcomes. With **TRUST AI**, you can confidently adopt and deploy Generative AI while maintaining control over its usage and ensuring compliance with relevant regulations.







Home Insurance Building was a skyscraper located in Chicago that stood from 1885 until it was demolished in 1931.

It was the first tall structure to feature a fireproof structural steel frame supporting both its interior and exterior, incorporating reinforced concrete as well. It is widely recognized as the world's first skyscraper.



# Let's engage!











# Cloud Transformation Services

Dec 2025



**Ashish Kumar** 

SVP & Business Head - Cloud

#### **Cloud Business At A Glance**

160+

10+ 6000+

\$770M+ 57%

#### **Strategic Focus Areas**

Autonomous Ops | AI Infrastructure | Cyber Resiliency

#### **Accelerating Edge to Cloud Transformation**



**Hybrid Cloud Services** 



**Digital Workplace Services** 



**Accelerated AI Infrastructure** 



**ServiceNow & Agentic AI** 



**Platform Observability & AIOps** 



**Cyber Security Services** 

## **Delivering Success from Edge to Cloud Transformation**

















## **Analyst Recognition - Challenger to Leader**







## **Fundamental Changes are underway**

03

Whyper AI Resilier Infra

AI at Scale & AI at the Edge

UC beend been telibe Comparation

#### **ASEAN** based sovereign cloud provider

Helping client build AI platform for a sovereign cloud with NVIDIA Validated Architecture

35x

Faster GUP processing speed

80%

Less expensive



K-Cloud Adoption (8 out of 10 Clients)

#### Major global online travel platform provider

Transformed from Infra as a code to Infra as a product.

25%

faster time to market

\$10M

finops Savings



AIOps & Unified Observability

#### **US based hospitality Corporation**

Improved overall availability of core platforms focusing on business resiliency

40%

Cost Reduction

93%

MTTR and MTTD Improvement

03

## Today our clients are looking for options beyond traditional

1

**Differentiated Solutions & Accelerators without lock-in** 

2

**Engineering depth across Hyperscalers and ISVs** 

3

**Track record to deliver** exceptional outcomes



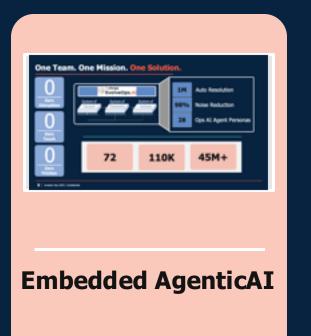






# **Staying Relevant** by constantly evolving solutions and accelerators



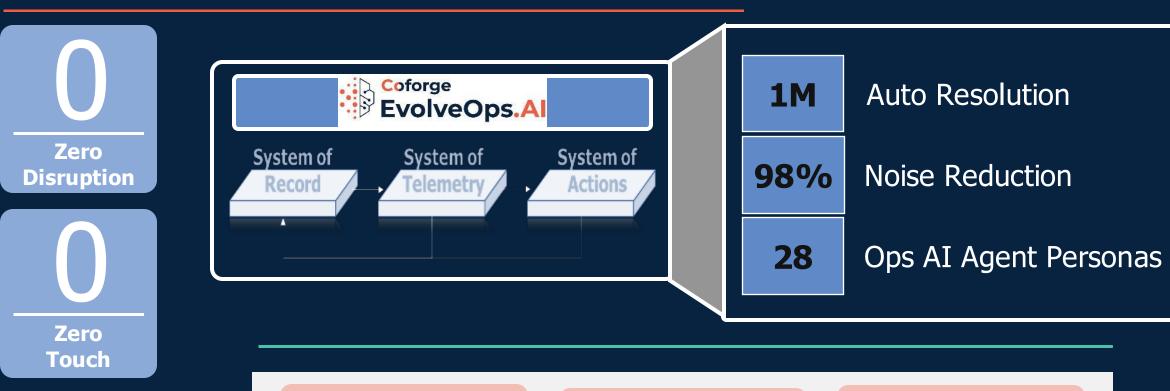








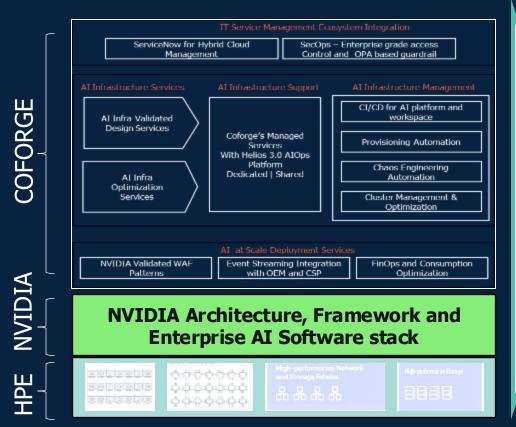
#### One Team. One Mission. One Solution.



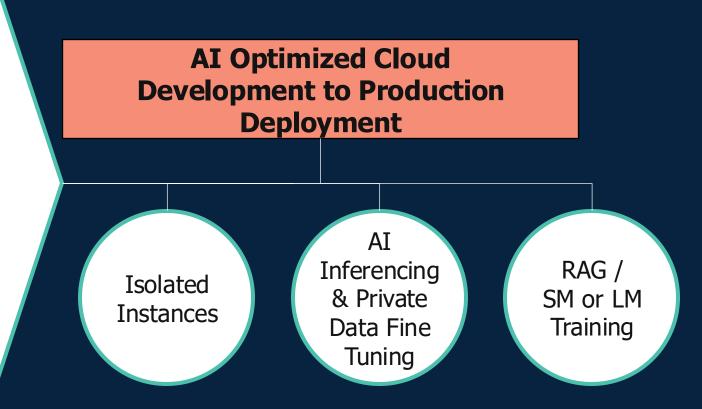
Zero Friction

72 110K 45M+

#### **Turnkey AI Infrastructure Solution**



NVIDIA Validated GPU Pool / High Performance Computing

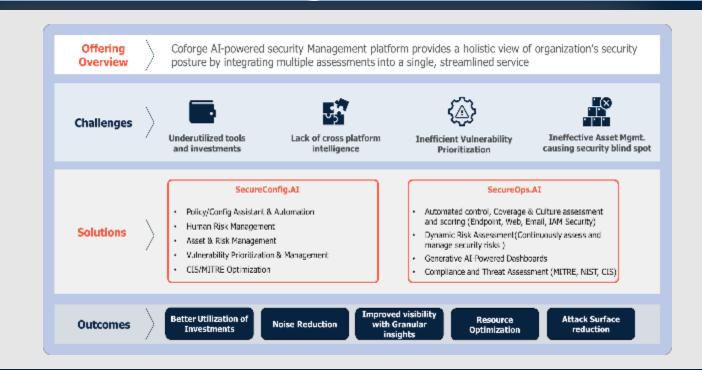


## Redefining Security: Continuous threat and risk assessment

# Secure Edge2Cloud Zero Trust with Zscaler



# Gen AI powered Continuous Security Debt Management Solution

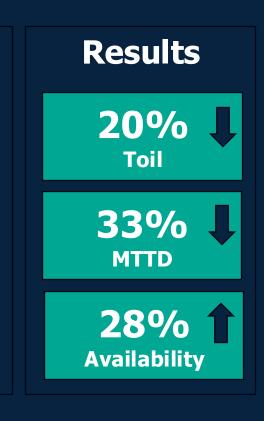


## **Business Resiliency - Consulting led Engagements**



#### **Solutions**

- ✓ SRE Pods
- √ Full stack Observability
- ✓ OpenTelemetry Implementations
- ✓ Service Maps
- ✓ AIOps
- ✓ ServiceNow transformation



# 2

# **Focused 6 strategic channels - Hyperscalers and ISV partners**

















## **Coforge Commitment**

# "We <u>underwrite</u> value stream aligned business <u>outcomes</u> on a risk/reward mechanism"



#### **Key Takeaways**

- Our Cloud business is growing faster than peers in the Industry
- Our obsession with **Mission Zero** is delivering extraordinary results for **160+ clients** globally
- Leading with differentiated solutions from Autonomous Ops to purpose-built AI Infrastructure and AI driven Security Insights



# Let's Engage











# Engineering in the Age of AI



**Sunil Fernandes** 

Chief Delivery Officer & Head of Engineering Services



**Chris Murphy**Enterprise Transformation Lead

#### **Key Messages**

Engineering Excellence Solves Highly Complex Problems

AI Powered Assets Enable Accelerated Transformation

Hyper Specialization Ensures Deep Domain Knowledge

**Mainframe Legacy System** 

**12 Million Lines** Of Code

**Issues Disrupt Industry** 

**Business Critical** M 1 in 3 Airline Bookings

#### **TPF Programming Language**

**400 Global Airlines Functional Complexity** 

1.5Bn Daily Transactions

**Critical Systems** 

**1000's of Business Rules** 

**5 Cities** 

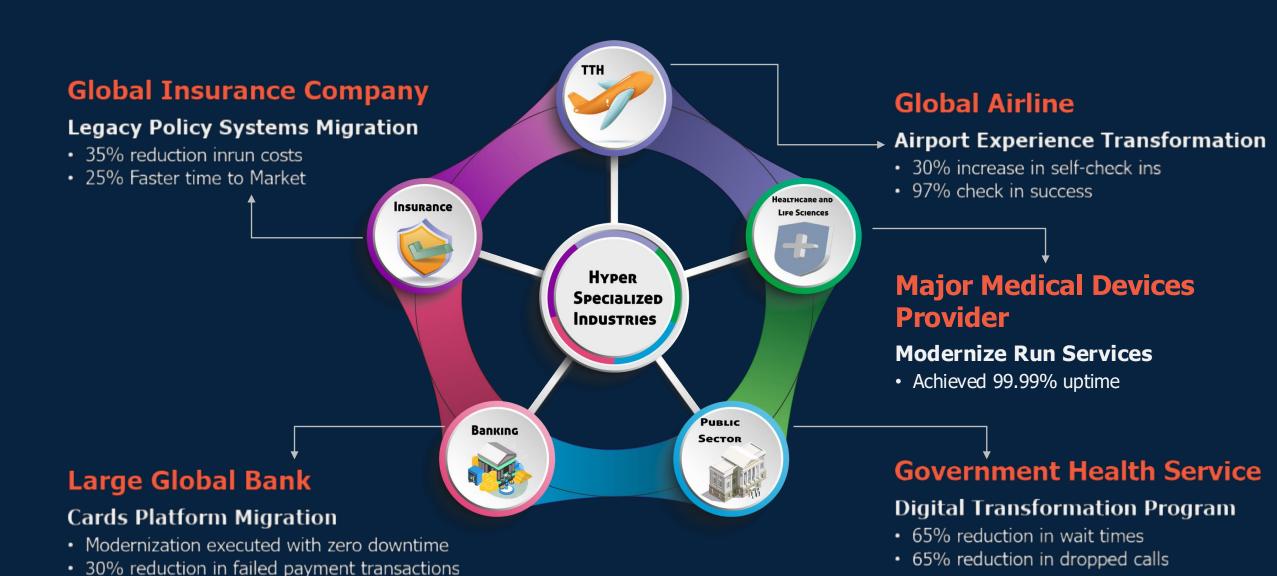
**1500 Engineers** 

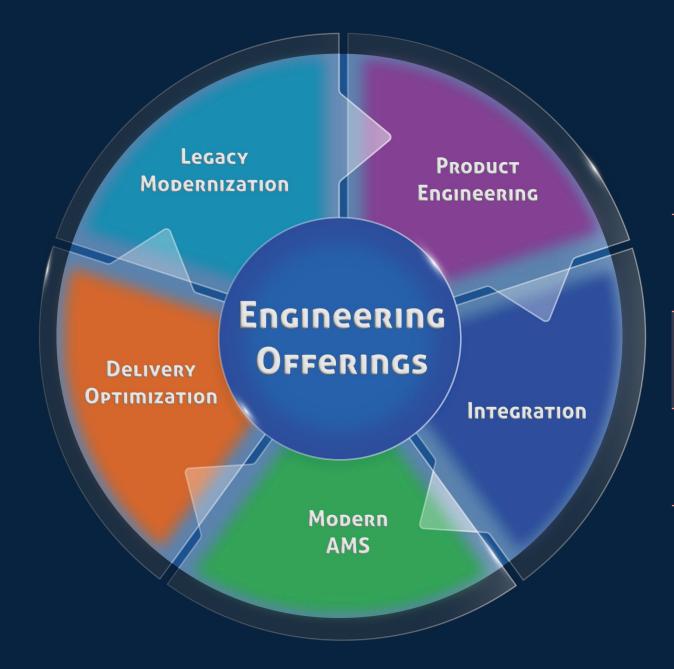
**Deep Airline Industry Experience** 

**CodeInsightAI** 

**AgentGenie** 

**BlueSwan** 



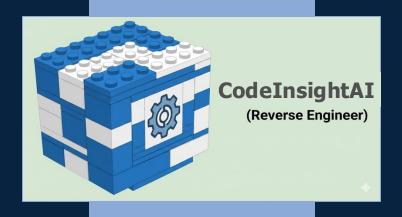


Aligned with CIOs Top Priorities

Large Multi-Year Deals

High growth in spend over next 5 years

# **Airlines:** Using CodeInsight.Ai to Reverse Engineer TPF



#### The complexity

- Understanding the complicated monolithic code in TPF
- Following the different libraries which are referenced across the effort
- Modernize and at the same time increase velocity of new product features

#### **Key solutions**

- Purpose built CodeInsightAI tool leveraging TPF domain knowledge from past 20 years
- Forward engineering with GitHub Copilot with purpose-built assets that help with data estate modernization too

60%

Reduction in Discovery Timeframes

35%

Improvement in identifying dead code

40%

Faster Execution while lowering the cost by 20-30%

# **Banking:** Using BlueSwan to transform Quality Engineering



#### The complexity

- Significant platform instability driven by ambiguous requirements and the inability of manual testing to keep pace with changes in high-impact systems
- Complex multi-fragment patching created vulnerability risks due to the difficulty of manually tracing dependent code fragments across the codebase

#### **Key solutions**

- Blueswan suite to leverage AI for converting unstructured artifacts into clear acceptance criteria and automatically generating tests to fill critical coverage gaps
- Deep AI-driven traceability to instantly pinpoint every code fragment affected by security patches, simplifying the remediation process

95%

Test Coverage 55%

Drop in Security
Defects

40%

Improvement in Platform Reliability

# **Banking:** Using AgentGenie to build Modern Apps



#### The complexity

- Fragmented IT landscape burdened by a sprawling network of shadow IT and grey applications without formal governance
- Disjointed environment that needed to be retired and rebuilt into a unified, secure, and maintainable low-code foundation in Outsystems

#### **Key solutions**

- AgentGenie AI suite to forward-engineer legacy processes into structured design artifacts, which were then processed by a custom, domain-trained Small Language Model (SLM).
- SLM automatically translated the technical specifications into OutSystems Markup Language (OML), enabling the rapid generation of fully functional and compliant application blueprints.

60%

Reduction in Matters Requiring Attention

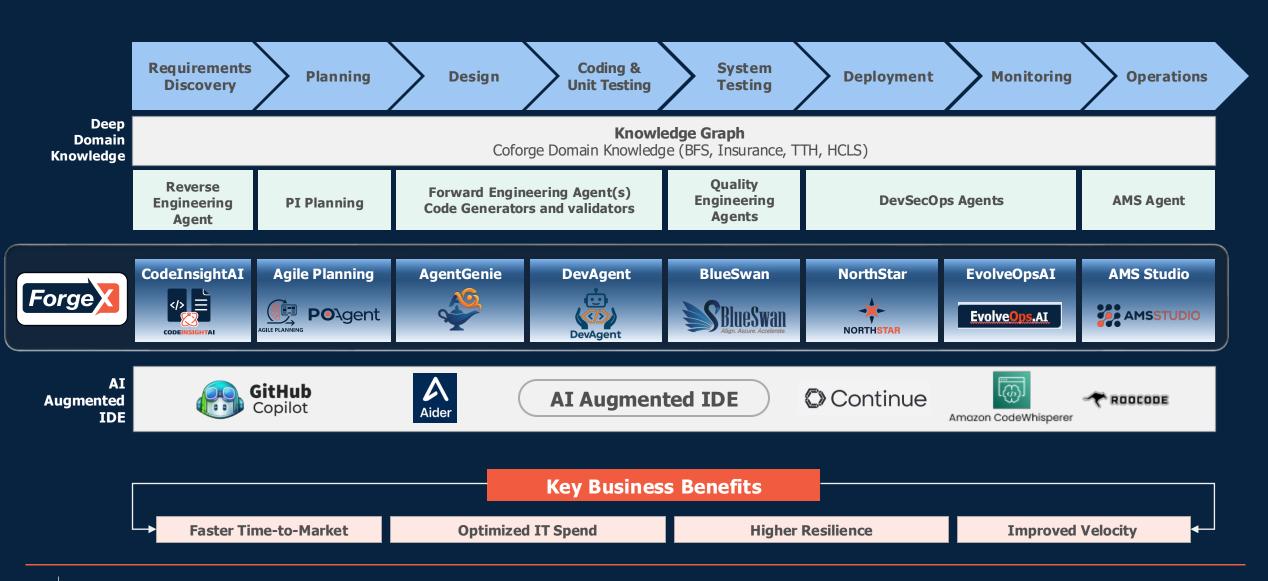
25%

Reduction in Cost

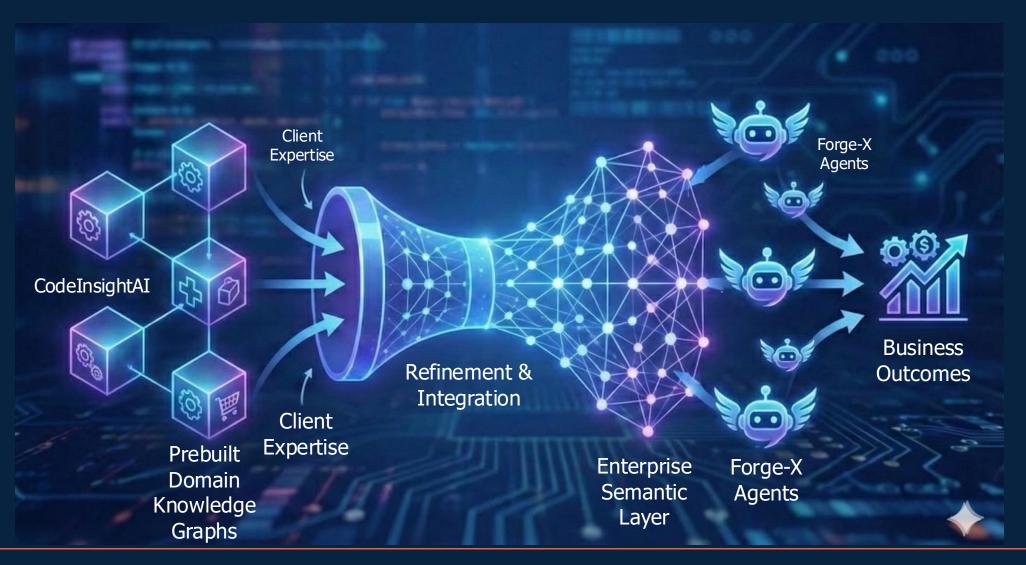
30%

Decrease in time to value

# Forge-X An Agentic Platform that Accelerates AI Adoption



# Our Transformational Bet is to use Knowledge Graphs as a Transformational Differentiator





# Let's engage!











# Coforge Quality Engineering

**Leading The Next Wave of AI-Driven Testing** 



Raghu Krovvidy
EVP & Global Head Quality Engineering



**Chris Manuel**SVP - Quality Engineering GTM

# Key Messages

The testing industry is at an inflection point. We are leading the way.

We have reimagined testing across our Workforce, Delivery, and IP.

We are making real-world impact for our clients.

## **We've Been Here Before...**



**Test Automation** 

2005 2014 2022

Dev + Test

**ChatGPT** 

## The Testing Market Isn't Shrinking — It's Being Reinvented



# \$57B\* in 2025

The market is growing with software complexity (\$132B\* in 2032)



# The Old Playbook

**Rates and Capacity** 



# The New Reality

AI-led Capability and Outcomes



# Our Advantage

Right-sized + Differentiated testing assets + AI-first focus

# **Our AI Testing Edge: Smarter, Not Bigger**



Scale

Automate, Don't Staff



**Prioritization** 

AI Decides...Not Spreadsheets



**Intelligence** 

AI Analyzes...Not Analysts



**Continuous** 

Around-the-clock AI, Not 9-to-5 Teams

## AI Quality @ Scale: Global Fast Food Digital Transformation



#### The Complexity

- Country specific mobile apps
- Text-2-Speech and Speech-2-Text test coverage
- 6,000+ Menu combinations
- 120 voice modulations
- Replicate real-time scenarios of weather and sound

#### **Key Solutions**

- 95% automation coverage
- Voice module automation
- AI integrated automation solution
- Content and Image validation through automation
- "Drive Through" simulation

**104** Countries

**24/7**Digital Feeds Globally

**100+** POS & Digital Menu Boards

**12,000+**Menu Items Validated/day

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## FinTech Transformation @ Speed: AI-Driven Testing & Quality



#### **The Complexity**

- Legacy modernization mandates with tight timelines
- Fragmented ecosystem with disparate processes
- Millions of merchants and billions of transactions daily
- Speed & Quality a critical transformation bottleneck

#### **Key Solutions**

- BlueSwan AI Fabric as the foundation
- Built out QualityHub.ai enterprise platform
- Stood platform up in 3 months (vs 2 years)
- Auto-generate test cases and automation scripts

10x

Faster innovation

5+

Major programs using AI within 5 months

**2**x

Tester Productivity ~44%

Manual effort reduction

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# **Al-Infused QE**



Worktop
Creates the tests



Verita analyzes results, defects and predicts quality risks



Insta creates
no code, low code
scripts and runs
the tests



# **Key Takeaways**

The testing industry is at an inflection point. We are leading the way.

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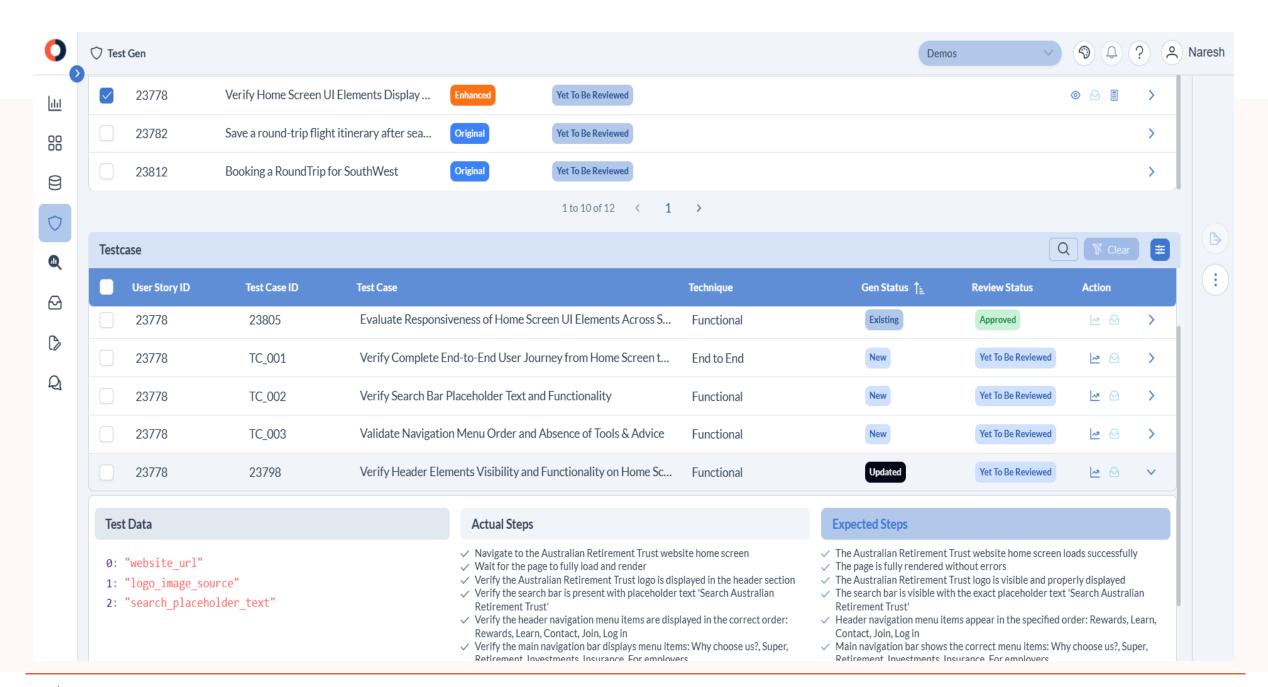
# Let's Engage!

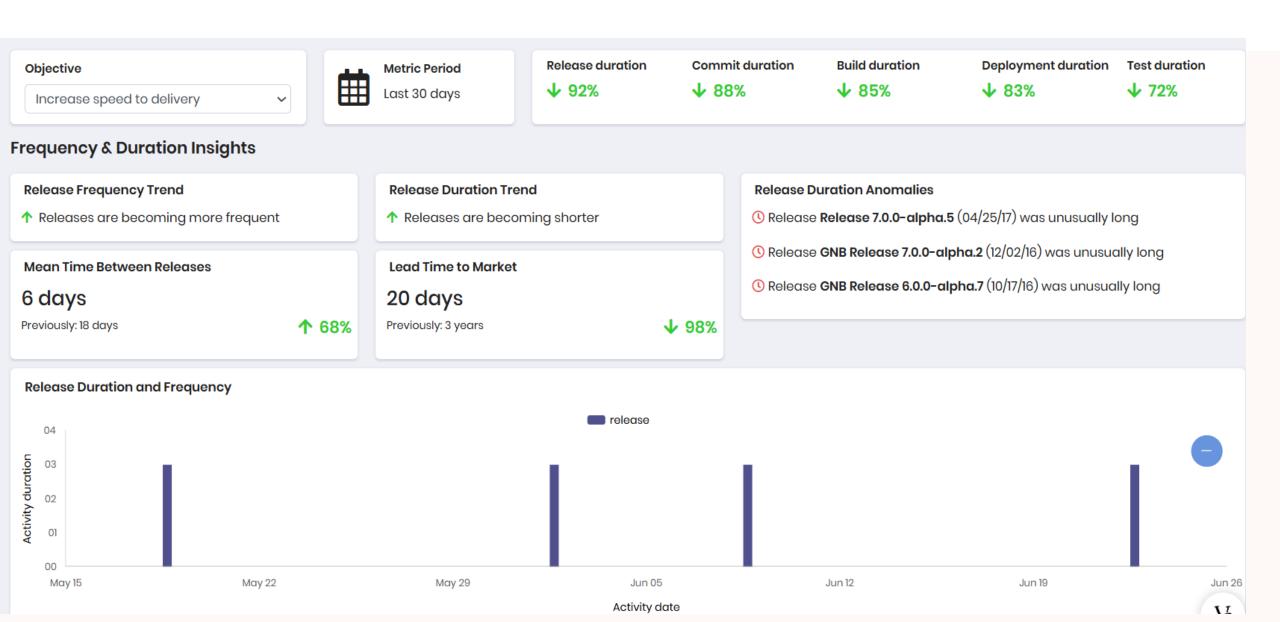










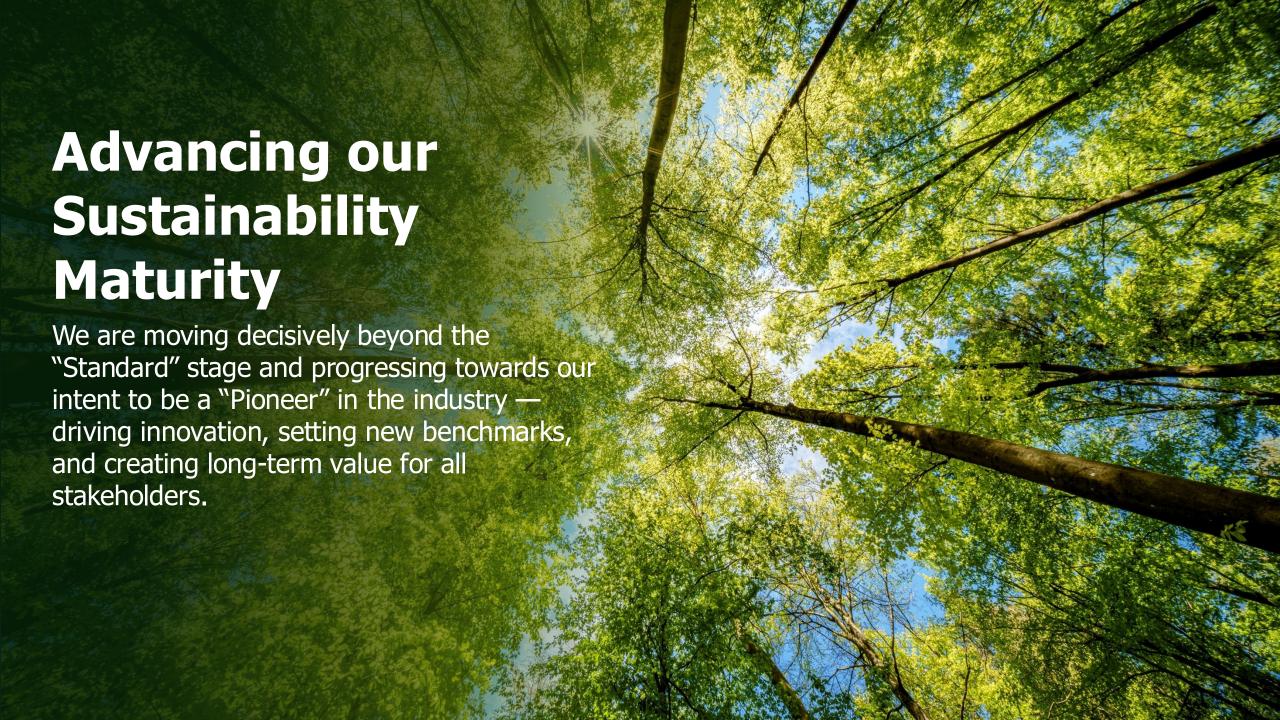




# Sustainability & CSR



**Anuradha Sehgal**Chief Brand & Sustainability Officer



# We have made significant progress in the last one year



Our environment goals: Carbon neutral, water positive and zero waste by 2040

#### **Carbon emissions:**

- Reduced Scope 1 + 2 emissions by 20% YoY in FY25
- Setting SBTi-aligned net zero target in FY26

#### **Energy:**

- Greater Noida facility on 100% green energy
- 85% LED coverage across facilities
- **LEED-certified campuses** in Greater Noida, Hyderabad and Bengaluru

#### Water:

- Onsite wastewater treatment in Greater Noida & Kolhapur
- 100% of treated wastewater used for landscaping and cooling

#### Waste:

- 100% e-waste disposal through authorized recyclers in compliance with India's E-Waste Management Rules
- Recycled 6,295 Kg of paper in FY25, repurposing it into stationery through authorized recycler
- Zero food waste in Greater Noida; all food waste converted to compost



#### **People & Community**

Number of female employees in Oct 25: 10,009 (28%). This is 2x of the number in FY24.

Became member of the **United Nations Global Compact (UNGC) in FY26**, reaffirming our people-first mindset

**Launched Coforge for all – DEI Academy in FY25**, a global initiative empowering employees with the mindset, skills, and tools to build an inclusive workplace

**Introduced mandatory ESG training programmes for all employees** in FY26

Strong focus on employee health & safety; conduct risk assessments, and internal and external audits every 6 months

Building a legacy of lasting meaningful change through our **CSR programme focused on:** 

- · Education & skill development
- Environment



#### Governance

Continuous focus on strengthening our governance structure

**Awarded** the **Golden Peacock Award for Excellence in Corporate Governance** by the Institute of Directors (IoD), India in 2026

Sustainability considerations integrated into supply chain management

**Robust risk management:** Internal and external audits of processes and policies. Chief Risk Officer appointed

A comprehensive CSR & ESG charter published in FY26

#### **Continuous capacity building**

#### Self-compliance and readiness for future regulations:

- Published our first-ever, GRI-aligned standalone **Sustainability Report** for FY25
- Nominated for three rating agencies in FY26 EcoVadis, DJSI, and CDP



# Our "Pioneer" Mindset in Action

Our "Pioneer" mindset is exemplified in our CSR initiatives, where we bring our focus, deep passion, obsession with execution and our collective intent to make a difference, to drive meaningful, positive transformation.

We are making a difference and building a lasting legacy for Coforge.



# We've Focused Our CSR Efforts in Two Areas



#### **Education & Skill Development**

We want to help children and adults from all backgrounds gain access to quality education, resources and skill development programs.



#### **Environment & Sustainability**

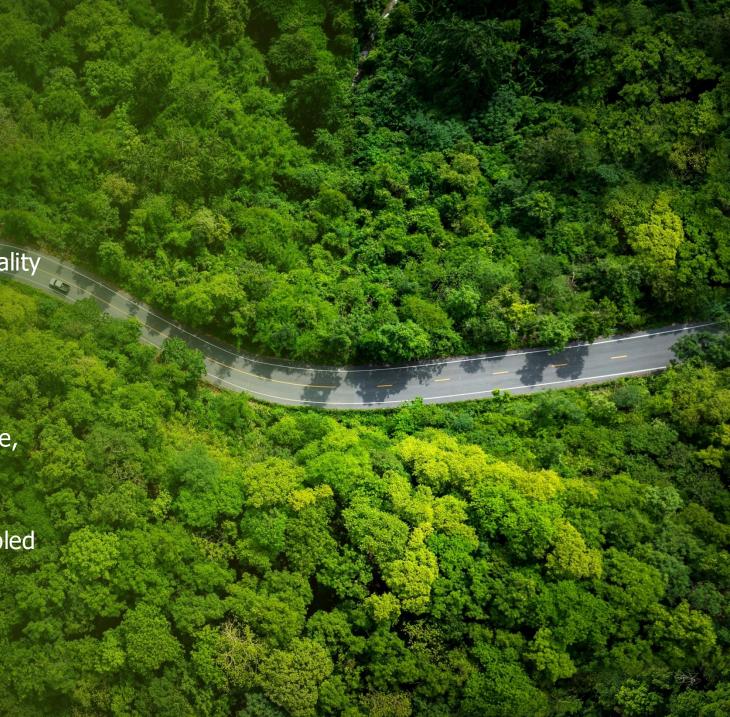
Committed to protecting local ecosystems and promoting sustainable practices through education, awareness, and community support.



- The Coforge Public Library
- Coforge Data & AI Lab, IIT (BHU), Varanasi
- Education Assistance to underprivileged girls Udayan Shalini Program
- Supporting Schools for First Generation Learners Vidya & Child
- Skill Development & Financial Assistance for Women Entrepreneurs – CYDA
- STEM Lab and community resource centers for slum children CYDA



- Surajpur Wetland Restoration & Water Quality Enhancement Project, Greater Noida
- Pond rejuvenation, Noida
- Biodiversity park, Noida
- Public Park development , Noida
- Public Park redevelopment, Garbara Village, Greater Noida
- Green Belt reinvigoration, Greater Noida
- Supporting India's largest shelter for disabled street dogs, VOSD, Bangalore





The impact so far

Crossed the milestone of **100,000+** footfalls!



# Footfalls until 7 Dec 25

100,586



**# Members** 

5,652



# Books issued

27,693

**420 footfalls** in our Gurugram Library in one single day, 30 days after launch!

**550 footfalls** in our Hyderabad Library in one single day, 4 days after launch!



# Introducing children from govt. schools to the joy of reading books



#### COLLECT IDEAS, NOT THINGS!



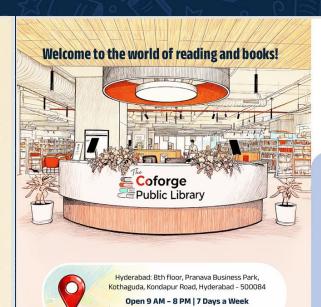
Maya loved collecting things stones, stickers, crayons, pencils, erasers, sharpeners, beads, chalk!

One day she got a parcel from her aunt. Inside it were 10 books – each on a different subject, filled with colorful pictures!

As Maya started reading them, she realized one things - Books let her collect ideas!

She collected facts about planets, stories from other countries, strange words like quagmire, fun facts like octopuses have three hearts!

Read Books. Collect knowledge.
Collect stories. Collect ideas.



#### Thousands of wonderful books

- Children's Literature, Comics, Novels, Graphic Novels
- Science, Space & Technology
- History
- · Health, Fitness & Self-help
- · Biographies & Autobiographies
- Art & Poetry

Free Entry for All

- Animals, Environment & Travel
- Picture books, Graphic Novels, Fun Facts & Encyclopedias



SPECIAL DS ZONE!



FRIENDLY



COMFY TABLES



#### Can I bring my friends and family to the library?

Yes, everyone is welcome in the Coforge Public Library. You can bring your siblings, parents, friends, cousins, grandparents, uncles, aunts...

#### Will I have to pay a monthly or annual fee?

No. You don't have to pay any fee at The Coforge Public Library.

#### Can I take books home?

Yes! You can take one book home at a time, for 14 days by depositing a fully refundable deposit. If your school If your school can take the responsibility of the books, we can even waive off the deposit fee. Please contact the Librarian for more details.

#### How do I find a book in the library?

If there is a specific book you want to read, our friendly librarians will check if we have it and show you how to find it.

#### Can I come and do my homework at the Coforge Public Library?

No. we want you to come and read the Library books in the Library, we do not allow personal study or study material inside the library.

#### Can I use my phone, tablet, or laptop inside?

NoWe do not allow personal devices like phones, tablets, and laptops to be be used inside.



### Coforge volunteers conducting bookreading sessions in Govt. schools



1150 students in 3 weeks

# **School children visiting The Coforge Public Libraries**



635 students in 8 weeks



#### **Project Overview**

We are constructing a multi-drain system that will use natural degradation processes to treat wastewater before its final disposal into the wetland and lake system of Surajpur.

#### Timeline:

Project Initiated: Oct 2025

Groundwork Starts: Jan 2026

Completion Target: April 2027

#### **Impact after Completion**

Wastewater Treatment: **64,735 ML** per year Groundwater Recharge: **22,657 ML** per year

New Plants Planted: 1,000

Carbon Sequestration: 280 tonnes of eCO2 (offset for 20 years)

Air Pollution Removal: 31.25 tonnes over 20 years















# Redeveloping a Public Park in Noida

Properly designed and paved walking path along the periphery



Children's play area with swings to foster motor skills and social interaction





# Reinvigorating a Green-belt

Addressing poor maintenance, water logging, and illegal encroachments with sustainable solutions:



A welldefined walking path.

A few stone benches



A lotus pond to support aquatic life, attract pollinators, and create a serene environment



A rainwater harvesting pit to prevent seasonal water logging and recharge groundwater



Removal of illegal encroachments , fencing repairs, and secure entrances for visitor safety



Adding other species of plants for eco diversity



# Creating an urban oasis in Noida



Last Year, we turned a 2.5-acre dumping ground into a thriving biodiversity park with 10,000 trees.

This year, we've been invited by the Noida authorities to adopt the adjoining 7.5-acre citizens' park for development, upkeep and maintenance

# Vidya & Child

We are proud sponsors of Vidya & Child schools which are bringing into the fold of education, children from families that never went to school.







# **Udayan Shalini Program**

We are proud to support the Udayan Shalini Fellowship Program which empowers young women from underprivileged backgrounds to pursue their academic and career aspirations with confidence.

We don't just provide financial support, we conduct workshops for them, arrange interactions with our leaders from across the world.

Last year, two Udayan Shalinis joined Coforge as employees!



## Making a difference in Delhi NCR



The Coforge Public Library, Sector 59, Noida



Biodiversity Park, Created by Coforge Sector 108, Noida





Surajpur Wetlands & Natural Forest **Greater Noida** 



Police Booth Greater Noida SEZ



Coforge Green Belt, **Greater Noida SEZ** 





Public Park, Noida

**Amrit Sarovar Pond** 

Sector 135, Noida

Traffic Roundabouts

Coforge Public Park,

Garbara Village

**Greater Noida** 

**Greater Noida** 

Rejuvenated by Coforge



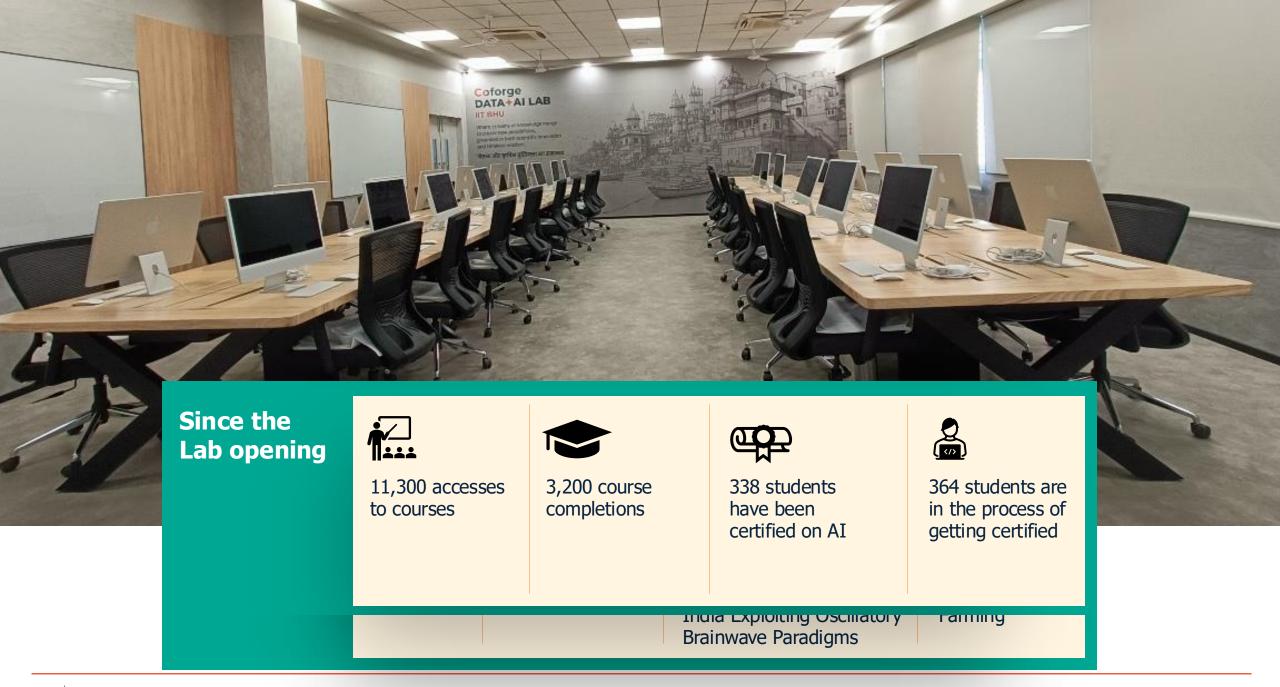
The Coforge Public Library, Gurgaon



The Coforge Public Library, Delhi







The flap of a butterfly's wings might set off a chain of events ultimately leading to a tornado elsewhere.

Even the smallest actions can lead to significant, far-reaching consequences over time. Every positive step has the power to create ripples that transform communities and ecosystems.

