eClerx

eClerx/SECD/SE/2026/138

September 1, 2026

BSE Limited Corporate Relationship Department, Phiroze Jeejeebhoy Towers, 25th Floor, Dalal Street, Fort, Mumbai - 400 001	**National Stock Exchange of India Limited** Exchange Plaza, Plot No. C/1, Block G, Bandra - Kurla Complex Bandra (East), Mumbai – 400 051

Dear Sir/Madam,

Sub: **Intimation pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015 ["Listing Regulations"]**

Reg: **Presentation for eClerx Investor Day 2026**

Scrip Code: **BSE - 532927**
NSE – ECLERX

Pursuant to Regulation 30 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, and in continuation to our letter no. eClerx/SECD/SE/2026/137 dated August 28, 2026 informing about the 'eClerx Investor Day' scheduled on September 2, 2026, we hereby enclose copy of the presentation that will be referred at the said event.

This is for your information and records.

Thanking you,

Yours truly,
For **eClerx Services Limited**

PRATIK R BHANUSHALI Digitally signed by PRATIK R BHANUSHALI Date: 2026.09.01 23:17:59 +05'30'

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Amplify Business Results

eClerx
Investor
Day 2026

eClerx Investor Day Presentation

02 September, 2026

eClerx Investor Day 2026

Safe Harbour

The presentations, videos and all other Investor Day materials have been prepared for informational purposes only. Certain statements contained in these materials may constitute forward-looking statements regarding eClerx's business outlook, growth strategy, market opportunities, client demand, operational priorities, technology and AI-led initiatives, investment plans and anticipated financial and operating performance.

These forward-looking statements are based on management's current expectations, assumptions and estimates and are subject to known and unknown risks and uncertainties that could cause actual results to differ materially from those expressed or implied. Such risks and uncertainties include, but are not limited to: changes in global economic and business conditions, customer spending patterns, competitive pressures, technological developments including evolving regulations relating to AI, data privacy and data protection, cybersecurity threats, talent availability and retention, currency fluctuations, geopolitical developments and other factors that may affect the Company's business, clients and operating performance.

Forward-looking statements are made only as of the date of the relevant Investor Day materials and should not be relied upon as indicators or guarantees of future performance. The Company undertakes no obligation to publicly update, revise or supplement any forward-looking statement to reflect subsequent events or circumstances, except as required by applicable law.

By accessing these Investor Day materials, you acknowledge that you have read and understood this Safe Harbour Statement.

eClerx
Investor
Day 2026

Company Overview and Growth Strategy

Presented by: **Kapil Jain**

02 September, 2026

The question for today

How do we build on our success?
How do we scale growth in the age of AI?

Over two decades of creating value for clients

Early 2000s

- Founded in 2000
- Accelerating the digital shift

2010 – 2024

- Top-quartile clients in every industry
- Elevating products with AI
- Data & Analytics powering growth

2024 – Today

- Industry-leading growth & margins
- Productized services
- Leading positions across key analyst rankings

And building a strong foundation

- **Deep domain expertise**
- **Delivery excellence**
- **Marquee clients**
- **Financial discipline**

The growth blueprint we laid out for FY24 – FY29

Opportunities identified

- Sharper focus on sales
- Improve predictability on revenue
- Reduce client concentration risk
- A common and consistent market message

Our strategic priorities

- Strengthen sales ops & effectiveness
- Mine existing clients & win new logos
- Accelerate AI adoption
- Shift in organizational culture
- Enhance our positioning

Three years of building momentum

Revenue: 12% CAGR (FY23- FY26)

EBITDA: 9% CAGR (FY23- FY26)

Top quartile in growth & margins

13 consecutive quarters of sequential growth since FY24

Uptick in gross sales 110 Mn -> 146 Mn -> 170 Mn

2 large deals >10mn ACV closed last FY

2 new delivery centers In Cairo and Lima

Strong recognition across analyst rankings

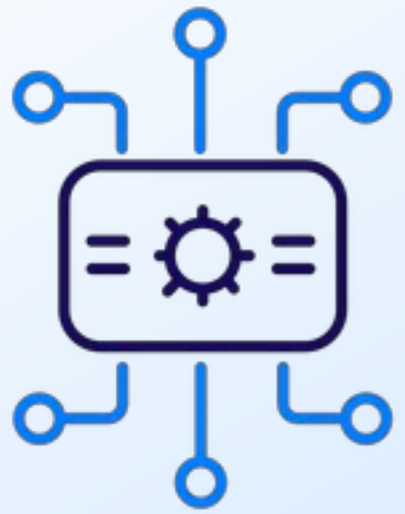
The inflection point we are at

Client expectations are changing

New opportunities unlocked by AI

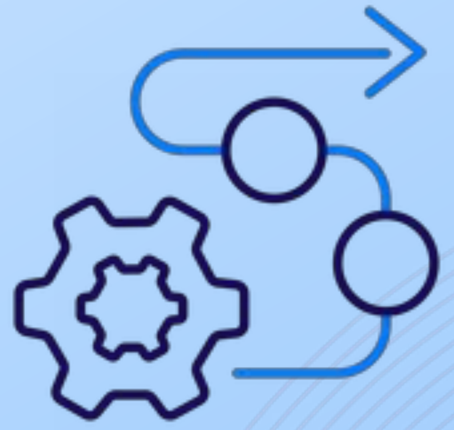
The opportunity: Partner differently, solve bigger problems, and let AI + domain expertise change what's possible.

Three pillars for the next phase of growth



GROW THE CORE BUSINESS

SCALE AI



EXECUTE WITH DISCIPLINE

GROW THE CORE BUSINESS

SCALE AI

EXECUTE WITH DISCIPLINE

Deepen wallet share

Move up the value chain

Our core business

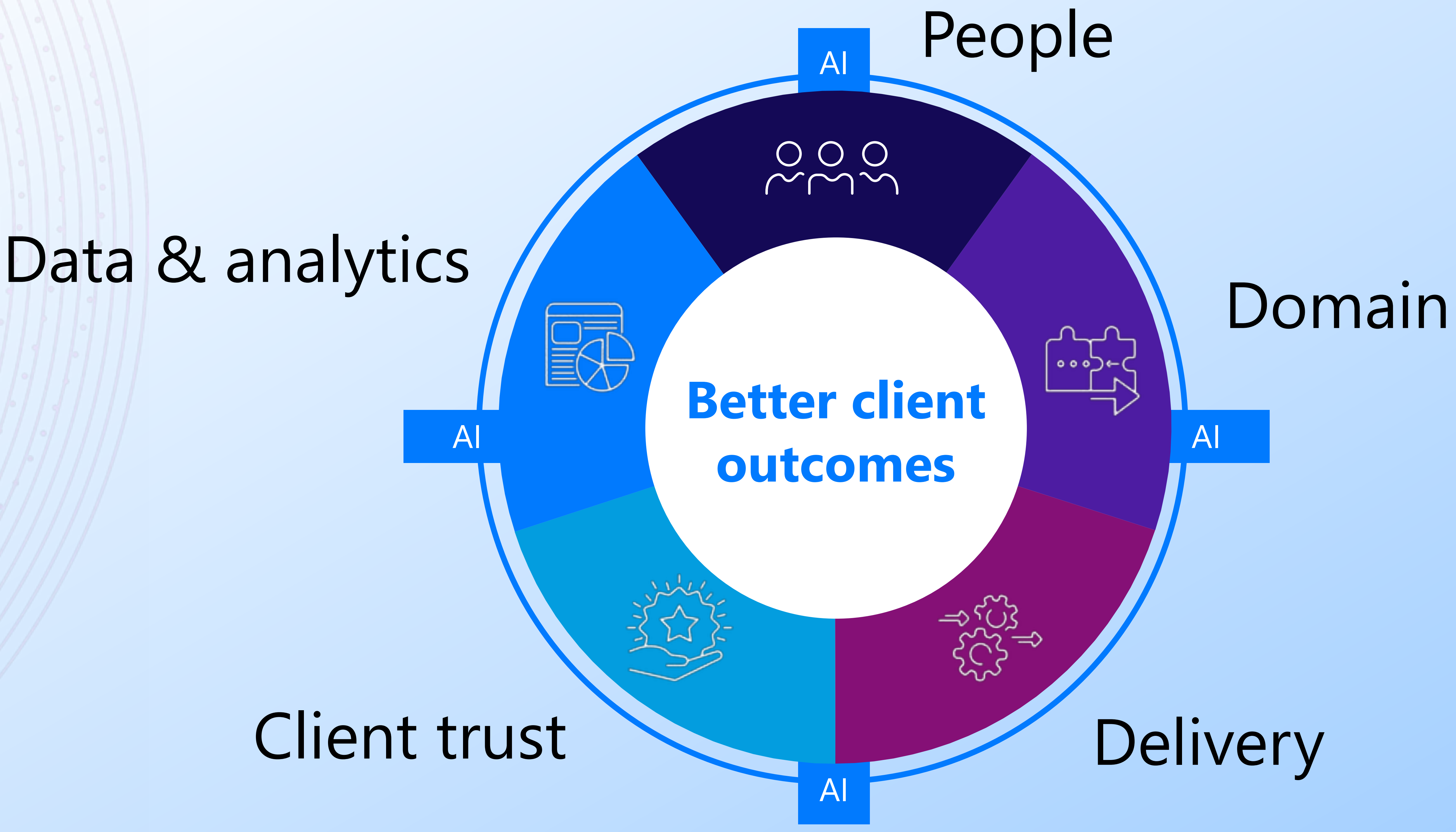
Cross-sell across capabilities

Scale proven solutions

GROW THE CORE BUSINESS

SCALE AI

EXECUTE WITH DISCIPLINE



AI-led operations

Client transformation

Solution embedded products

Employee enablement

GROW THE CORE BUSINESS

SCALE AI

EXECUTE WITH DISCIPLINE

Calculated risk taking

Investment in people

Client-first mindset

Financial prudence

Combining deep domain & tech expertise with client insights,
we are uniquely positioned to drive our clients' AI transformation.

eClerx Investor Day 2026

GTM Strategy

Presented by: **Manish Sharma**

2nd Sept, 2026

Strategic vision & key bets

Interconnected bets designed to compound growth and build durable competitive advantage.

Maximize marquee client value

- Elevated CXO sponsorship
- Cross-sell, expand wallet share
- Scale larger & bolder deals

Built for AI-led demand

- Commercialized AI assets
- Scale tech, and analytics/AI
- Client GCCs as a strong vector

Commercialize new capabilities

- Expand our TAM and market share in chosen areas
- Scale new micro verticals

Scale new growth channels

- Deliberate must have accounts
- Advisor & tech/AI partnerships
- Strengthen & scale inside sales

Attract & build top sales talent

- Enhanced brand positioning
- Frontline enabled with differentiated sales assets

Capitalize on the external ecosystem

- Deepen analyst & influencer relationships
- Outcome focused 'advisory board'

Over the last few years, we have…

Strengthened our core, primed it for rapid growth

Built a strong foundation for growth

- Cross-sell & large deal architecture
- Outcome-based risk-reward constructs
- Unified presales & deal governance op model

Invested in sales & capabilities leadership

- Tech, AI/Analytics, GCCs
- Industry & domain experts
- GTM & strategic deals

Scaled targeted agentic solutions & platforms

- Grow new adjacent verticals
- Pre-built agentic solutions and domain accelerators
- Proprietary platforms like M360, Compliance Manager, FinOps

Consistently delivering elevated enterprise value to our clients and investors

2.5x

growth in sales from cross-sell deal wins

82%

top 50 clients deepened our relationship in new areas

2x

acceleration in large deals

Building broader & deeper relationships

Which is....

Enabled by focused choices and targeted actions

Strategic **must-have accounts** and AI-first service lines

Enhanced **analyst relations** and high-performance **outreach muscle**

Partnerships with data, technology, and frontier AI majors

Elevate eClerx's market **positioning** across **industry forums**

Industry **advisors & experts** as a growth driver

Attract & nurture existing **sales talent** with impactful assets

Looking ahead, we are scaling new micro verticals and capability adjacencies while investing in our core

Invest in our core

- Client's brand and revenue services
- Insightful autonomous operations
- Proprietary enterprise-grade products
- Technology, analytics & AI services

\+

Scale in the adjacencies

- Scale new micro vertical capabilities
- Industry leading agentic products & solutions
- Advanced AI, data, analytics & tech

Powered by the trifecta of strong GTM, deep data & insights from our client operations and advanced agentic products

1 Sales and Go-to-Market

- Disruptive sales propositions
- Re-usable sales assets

OPERATIONALIZE

IDENTIFY

2 Autonomous operations

- Domain-enriched offerings
- Agentic workflows

PRODUCTIZE

3 Advanced agentic products

- Productized non-linear solutions
- Forward deployable AI talent

Deep insights enable deeper value unlock

We are poised to be a $1 billion enterprise

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Investor Day 2026

AI, Technology, Analytics

Strategy and roadmap

Presented by: **John Flowers, Sanjay Kukreja**

02 September, 2026

Four pillars turn AI into client and enterprise value

AI-led operations

Transform the work we deliver today

- Productivity • Quality
- Capacity • Controls
- Margin

Measurable AI improvement in every major client relationship

Breadth focus: Visible AI impact across the entire client base

Client transformation

Expand what clients trust us to transform

- Wallet share
- Higher-value engagements
- Deeper relationships

Trusted AI transformation partner in domains

Depth focus: Credibility through highly referenceable engagements

Solution-embedded products

Turn domain expertise into reusable IP

- Scalable revenue
- Reusable toolkits
- Technology-led economics

Focused portfolio of AI-native products with scalable revenue

Focus on key products, market proof over breadth

Employee enablement

Transform how our people work

- Empower employees with AI
- Improve internal productivity

AI-native workforce w/ higher productivity and capability

Lower internal effort; capacity redeployed to growth

eClerx advantage is built on operating knowledge

Why we can execute the four pillars

Engineered trust

Data
The fuel

- Unified lake & MDM golden source
- Semantic layer built for agents
- Quality, lineage & governance
- Real-time, agent-ready access

Feeds context and state

Knowledge
The playbook

- SOPs & tacit know-how captured
- Playbooks, rules & exception taxonomies
- Knowledge graphs & RAG
- Context APIs / MCP for agents

Feeds context and verification

Domain
The judgment

- 26 years inside regulated operations
- Process depth: markets, KYC, CX, commerce, Martech, creative
- Exception knowledge no stack ships with
- Top-quartile clients in every industry

Feeds governance and verification

OUR USP Two decades of encoded "how this actually gets done."

AI transformation needs business re-imagination

Outcomes require owning the full stack, workflow to model

FULL-STACK OWNERSHIP

Business workflow

End-to-end transformation and ownership

- KYC & client lifecycle
- Trade lifecycle
- Digital commerce
- Customer experience
- F&A operations
- MarTech
- Creative

Outcome delivered
(with accountability)

Context

Knowledge and domain

Data

Ingestion to insights

- Structured data
- Unstructured data

AI

Intelligence to action

- AI models
- The agent harness

PILLARS 1 & 2 · TWO CONNECTED MOTIONS

AI-led operations and client transformation

PILLAR 1 · AI-LED OPERATIONS

Inside the work we already run

Operate → Identify AI opportunities → Redesign workflow → Deploy and measure

↻ **Operations creates the proof. Transformation scales it.**

PILLAR 2 · CLIENT TRANSFORMATION

Into the work clients ask us to transform

Engage client → Diagnose workflow → Shape the AI solution → Implement and scale

WHAT BOTH DELIVER Productivity · Quality and control · Capacity · Margin — Powered by domain knowledge, technology, data and operating ownership.

Products | Domain-specific IPs

Multi-tenant → Client integrated → Product / Toolkit → Data/Codified knowledge → Replication

AI-led products

Compliance Manager
KYC, CLM and periodic reviews

eClerx Market360™ (M360)
Market intelligence for manufacturing and distribution, retail and hi-tech clients

QA360
Quality as a service

FLUiiD4
MarComm and digital asset management

AI-native toolkits

KYC toolkit
Screening, policy, doc-gap and data-sourcing agents

Mortgage360 toolkit
Loan intake to post-close audit with RAG assistants

Trade lifecycle toolkit
Allocation, confirmation, settlements and corporate-actions agents

FinOps toolkit
Invoice-to-cash, dunning, reconciliation and eClose

Reconciliation toolkit
Matching, break-enrichment and resolution agents

Data management toolkit
Agent-ready substrate — MDM, lake, semantic layer, lineage

AI changes our workforce as well as our workflows

Build AI capability

Increase what our people can accomplish

- Broad AI fluency across the workforce — 8,000+ employees GenAI-trained
- Deeper skills in critical technical and client-facing roles
- People focused on judgment and client outcomes
- Forward-deployed and specialist AI teams

Key outcome

A workforce equipped to deliver and scale AI-enabled services

Release internal capacity

Apply AI inside eClerx itself

- Finance and accounting, reporting and presentations
- HR and recruiting — agentic sourcing with TalentIQ
- Recurring administrative and knowledge workflows
- Internal and management reporting analytics

Key outcome

Internal productivity, with capacity redeployed toward growth

Agentic AI-led transformation across industries and functions

Finance, Accounting, HR and KM

Global hygiene leader
End-to-end F&A transformation
$2.1M monthly billing issues prevented

Global tile manufacturer
PO digitization and automation
~85% faster
~60% more volume delivered

Global utility
Syndicated loan document processing
1,500+ entities a month
24×7

Financial Markets and Compliance

Leading US asset manager
Client onboarding and KYC
100% periodic-review SLA
>98% accuracy

Leading US bank
BPaaS-led KYC transformation
570+ sources automated
Near real time refresh

Global investment bank
Fees and commissions modernization
Accelerated intelligent calculators

Customer Experience

Leading APAC super-app
Next best action engine
12% higher conversion
3× CLV uplift in 2 years

Global sportswear leader
Consumer care intelligence
85% contact reduction target

US media and telecom operator
Quality as a service — QA360
30% lower churn
$71M credits normalized

Operations Excellence and Commerce

Tier-1 fiber operator
NOC intelligence platform
67% lower SLA penalties

Leading car rental operator
Agentic AI at scale
30% increase in lead qualification
>99% accuracy

Global consumer bank
Autonomous segmentation and personalization
20% higher conversion
8% cross-sell uplift

DATA NOTE *Selection of examples from across industry engagements*

THE IMPLICATION

AI creates multiple paths to grow value faster than headcount

Growth	Greater client penetration and new transformation opportunities
Margin	More output per delivery resource — and lower internal effort in our own corporate functions
Mix	More technology, IP and outcome-linked commercial models
Scalability	Reuse instead of rebuilding — client to client, and function to function inside eClerx
Moat	Domain knowledge, workflow integration and client trust

EXTERNAL VALUE

More productive services · Larger client relationships · Scalable IP

INTERNAL VALUE

More productive enterprise functions · Capacity redirected to higher-value work

eClerx Investor Day 2026

Services to COO

Presented by: **Shyam Iyengar, Abhineet Jain**

02 September, 2026

Trade lifecycle – What do we do?

Support front-to-back operations and technology for financial markets	Manage complex and mission critical functions to keep "lights on" at a bank.	Technology IP developed through solving complex problems over long operating tenures with leading banks

Everest Group®

Leader in Everest Group's **Capital Markets Operations** PEAK Matrix

Front office

DocIntel

Middle office

Confirmation Lifecycle Manager

Back office

ReconAI
AI-NATIVE RECONCILIATION PLATFORM

Loans

LOANS MANAGER

Brokerage

Billing Manager

Corporate actions

Claims Manager

AVASANT RADARVIEW™
LEADER
Capital Markets Business Process Transformation 2026

Why do clients buy from us?

Operations have high cost of failure

- Complex and fragmented operations
- Errors have very high P&L and reputational impact

→

Our delivery is very resilient

- High-functioning teams enabled through knowledge management and technology
- Complement bank's internal teams and GCCs

Firms need to respond quickly to change

- Industry/regulatory changes e.g. T+1 settlement
- Technology change

→

Our model brings agility to clients

- Best practices from multi-tenancy
- Fit for purpose technology

What is the opportunity?

Market size

$4bn*

- Capital markets BPM market — stable, single-digit growth
- ~25% investment banking BPM
- Automation expands the market through additional volumes, new products

*Everest report on Capital Markets BPM

Three growth vectors

1. Deepen & expand in capital markets

Grow wallet share with existing clients; win new logos in capital markets.

2. Extend into adjacencies

Loans, mortgages, private markets, commercial & business banking ops.

3. Capture tech spend via AI

Win technology budget by pairing AI with deep operational domain knowledge.

Impact of OTC rates electronification

~ +200% since 2016

Electronic execution didn't shrink the workload — OTC rates turnover nearly tripled, expanding the market

AI case studies – Our edge is in data, domain and context

Structured products risk review

- Complexity from bespoke language in term-sheets, new products
- Domain knowledge of products and trading strategies
- GenAI solution with human in the loop to accurately capture risk
- 40% efficiency gains

Settlements exception processing

- Resolving exceptions like mismatched records, unexplained entries
- 3-tier solution combines humans, traditional automation and agents
- Identifies best resolution path based on different types of exceptions
- 25% efficiency gains

eClerx Investor Day 2026

Financial Crime Compliance

Presented by: **Abhineet Jain**

02 September, 2026

Financial Crime Compliance – What do we do?

Everest Group PEAK MATRIX® LEADER 2025
FINANCIAL CRIME AND COMPLIANCE OPERATIONS

One team runs the full FCC lifecycle

Advisory to run. One contract. One point of accountability.

01

Onboard

Every client known

Client onboarding, KYC due diligence and ongoing review

02

Screen

Every risk surfaced

Sanctions, PEP, and adverse media screening

03

Monitor

Every transaction monitored

Transaction monitoring and fraud detection

04

Resolve

Every case closed

Investigations, case narratives and regulatory reporting

Redefining FCC from a people-led, volume-based service model into an AI-enabled, outcome-based operating model, reducing the total cost of compliance while strengthening risk management.

Structural demand, differentiated right to win

Who we serve

Global & regional banks	Fintech & payments	Wealth & asset mgmt.	Insurance

Heavily regulated — Examiner scrutiny demands explainability, auditability and human-governed controls

Highly complex — Layered policies, data and platforms across jurisdictions and lines of business

Structural cost pressure — Total cost of compliance keeps rising faster than budgets - clients need step-change, not labor arbitrage

Why eClerx wins

Advisory-to-run, one accountable partner

We assess, redesign the operating model, implement AI workflows, then run the operation. Accountability for execution, not just advice.

Proprietary AI platforms, ecosystem-flexible

Compliance Manager, EDOS, DocIntel and our agentic AI toolkit accelerate time-to-value, enhancing client's ecosystem, never rip-and-replace.

Practical AI in regulated workflows

Production agents with human-in-the-loop oversight, explainability and audit trails, creating responsible autonomy examiners can trust.

Outcomes, not headcount

Solutions structured and priced around business impact under a total-cost-of-compliance lens, designed from the risk process outward.

AI demand in FCC, and how we capture it

Client demand is moving along a maturity curve. Our agentic-first portfolio meets clients at every step and compounds as they advance.

	Data foundation for FCC	AI embedded in client platforms	Agentic AI-led operations	Outcome-based managed solutions
Client need	"Make data available for compliance"	"Embed AI into the platforms we already run"	"Run our compliance operations agent-first"	"Own the outcome, end to end"
How we capture it	**EDOS** - Agentic data sourcing **DocIntel** - AI Document intelligence *Data systematically sourced, digitized and verified.*	**AI Toolkit** - Agents co-built into the client's existing technology stack. *De-risking at scale, no rip-and-replace.*	**Compliance Manager** - F2B FCC solution designed around agents. *Execute at scale. AI-first, Humans governed.*	**Managed FCC solutions** priced on outcomes *Self-funded AI constructs where the transformation pays for itself.*
Outcomes delivered	• **20%** reduction in TCoC • **650+** data sources automated • **150+** doc types automated	• **15%** reduction in TCoC • **Agentic solutions** complementing leading industry CLMs and bank's IP	• **30%** reduction in TCoC • Ecosystem of **8 interoperable AI agents** enabled by A2A and MCP protocols	• **45%** reduction in TCoC • Advisory-led global solution powered by **agentic-first eClerx Compliance Manager**

Demand compounds as clients advance:
Reusable agent libraries built for one client replicate across lines of business, jurisdictions and buyers — every engagement seeds the next.

Transforming an FCC program from a people-led, volume-based service model into an AI-enabled, outcome-based operating model

Top 5 European bank

FCC domains:
Client onboarding, KYC, client data management, sanctions screening, transaction monitoring

eClerx value realized

End-to-end KYC & FCC transformation powered by an advisory-led operating model, global certified delivery, and a phased roadmap to scale.

A connected, AI-enabled ecosystem that unifies systems, data, and workflows to reduce complexity, accelerate decisions, and improve outcomes.

Client value delivered

25% Reduction on Total Cost of Compliance (TCC) within 12 months

35% Faster time to transaction by automating manual steps with AI

Proprietary platform: eClerx Compliance Manager
Proprietary agentic solution: External Data Orchestration Service (EDOS), AI Toolkit

Building an FCC program from the ground up as an AI-enabled, outcome-based operating model

Large institutional broker-dealer

FCC domains:
Client onboarding, KYC, client data management, sanctions screening

eClerx value realized

Re-built the FCC program from the ground up, establishing a trusted data foundation and rebuilding the technology ecosystem.

Implemented an AI-first delivery model that integrates data, technology, and operations to reduce complexity, accelerate decisions, and improve outcomes.

Client value delivered

45% Reduction on Total Cost of Compliance (TCC) within 24 months

30% Reduction in human-in-the-loop effort through AI- and ML-powered automation

Proprietary platform: eClerx Compliance Manager, DocIntel, Recon Manager
Proprietary agentic solution: External Data Orchestration Service (EDOS), AI Toolkit

eClerx Investor Day 2026

Services to CMO

Presented by: **Scott Houchin, Nikesh Prasad, Prashant Chaddah**

02 September 2026

To customers, every interaction feels simple and effortless
Whether that is across apps, email, web, media

APP
RIDE

Your driver is 3 min away
Pickup confirmed · Gate B

REAL-TIME SERVICE

EMAIL
HOTEL

Your room is ready
Add breakfast for $18?

PERSONALISED UPSELL

WEB
COMMERCE

Picked for you
Based on your recent browse

WEB PERSONALISATION

PAID MEDIA
TRAVEL

Still planning Bali?
Save 15% before Friday

PAID RETARGETING

BANKING APP
FINTECH

Salary received
Move $500 to savings?

NEXT-BEST ACTION

But every interaction depends on an invisible marketing supply chain that sits behind it

APP · RIDE	EMAIL · HOTEL	WEB · COMMERCE	PAID MEDIA · TRAVEL	BANKING APP · FINTECH
Driver 3 min away	**Your room is ready**	**Picked for you**	**Still planning Bali?**	**Salary received**
Pickup confirmed · Gate B	Add breakfast for $18?	Based on your recent browse	Save 15% before Friday	Move $500 to savings?
REAL-TIME SERVICE	PERSONALISED UPSELL	WEB PERSONALISATION	PAID RETARGETING	NEXT-BEST ACTION

THE INVISIBLE MARKETING SUPPLY CHAIN

1. **01 PREPARE DATA** — Identity · consent behavioral signals
2. **02 DECIDE** — Next-best action eligibility · timing
3. **03 PLAN & INVEST** — Audience · budget pacing and value
4. **04 CREATE** — Copy · image offer variants
5. **05 BUILD EXPERIENCE** — App · email · web media · commerce
6. **06 ACTIVATE & LEARN** — Deliver · measure optimise

The customer journey is integrated; but the operating model is not

APP
RIDE
Driver 3 min away
Pickup confirmed · Gate B
REAL-TIME SERVICE

EMAIL
HOTEL
Your room is ready
Add breakfast for $18?
PERSONALISED UPSELL

WEB
COMMERCE
Picked for you
Based on your recent browse
WEB PERSONALISATION

PAID MEDIA
TRAVEL
Still planning Bali?
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BANKING APP
FINTECH
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Move $500 to savings?
NEXT-BEST ACTION

THE INVISIBLE MARKETING SUPPLY CHAIN

01
PREPARE DATA
Identity · consent behavioral signals

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04
CREATE
Copy · image offer variants

05
BUILD EXPERIENCE
App · email · web media · commerce

06
ACTIVATE & LEARN
Deliver · measure optimise

THE REALITY — DIFFERENT OWNERS, AGENCIES, PLATFORMS & BUDGETS

The customer journey cuts across all of them.

- **MEDIA**
  Media team / agency
- **WEB & APP**
  Digital product team
- **CRM / EMAIL**
  Lifecycle team
- **COMMERCE**
  E-commerce team
- **SERVICE**
  Operations / CX

AI amplifies fragmentation

- AI lowers the cost of activity—so assets, decisions and agents proliferate.

We run the marketing supply chain – so that brands can behave as one

APP RIDE	EMAIL HOTEL	WEB COMMERCE	PAID MEDIA TRAVEL	BANKING APP FINTECH
Driver 3 min away	**Your room is ready**	**Picked for you**	**Still planning Bali?**	**Salary received**
Pickup confirmed · Gate B	Add breakfast for $18?	Based on your recent browse	Save 15% before Friday	Move $500 to savings?
REAL-TIME SERVICE	PERSONALISED UPSELL	WEB PERSONALISATION	PAID RETARGETING	NEXT-BEST ACTION

THE INVISIBLE MARKETING SUPPLY CHAIN

01 PREPARE DATA
Identity · consent behavioral signals

02 DECIDE
Next-best action eligibility · timing

03 PLAN & INVEST
Audience · budget pacing and value

04 CREATE
Copy · image offer variants

05 BUILD EXPERIENCE
App · email · web media · commerce

06 ACTIVATE & LEARN
Deliver · measure optimise

- CONTENT AGENT
- MEDIA AGENT
- NEXT-BEST-ACTION
- PERSONALISATION
- JOURNEY COPILOT
- CREATIVE GENERATOR
- MEASUREMENT AGENT
- WORKFLOW BOT

OUR ROLE
CONNECT & OPERATE THE MARKETING SUPPLY CHAIN

Prepare data · codify decisions & eligibility · industrialise content · orchestrate channels · govern AI · measure outcomes

ONE GOVERNED OPERATING MODEL

- MEDIA
- WEB & APP
- CRM / EMAIL
- COMMERCE
- SERVICE

CONSISTENT EXPERIENCE | FASTER CYCLE TIME | LOWER COST TO SERVE | GOVERNED AI

eClerx 4D connected capability model lets us run the chain end to end

Data

Foundations

- Customer data platform
- Tagging & taxonomy
- Data lake & enrichment
- Data governance
- Cloud engineering

Decisioning

Customer engagement	Optimization
Journey mapping & segmentation	Next-best offer models
Martech activation	Media allocation & ops
Loyalty & personalization	Performance optimization

Design

- Creative production
- Asset management
- Comms & channel strategy
- Experience design

Delivery

- Omnichannel campaign
- Web/mobile mgmt

Technology ecosystems: salesforce, Adobe Gold Solution Partner, braze, snowflake, databricks

Proprietary accelerators: eClerx Market360™, FLUiD⁴

Distinct advantage of 4D Model operating the client marketing supply chain

	Agencies	Pure-play analytics	Consulting / integrators	eClerx
Data	○	○	○	●
Decisioning	○	●	○	●
Design	●	○	○	●
Delivery	○	○	○	●
	Sells hours	Sells insight	Sells transformation	**Runs the chain**

Stack agnostic

Proven in production

Five sectors anchored by top five client relationships

The "Run" is 15-20% of CMO budget, but AI will create more opportunity.

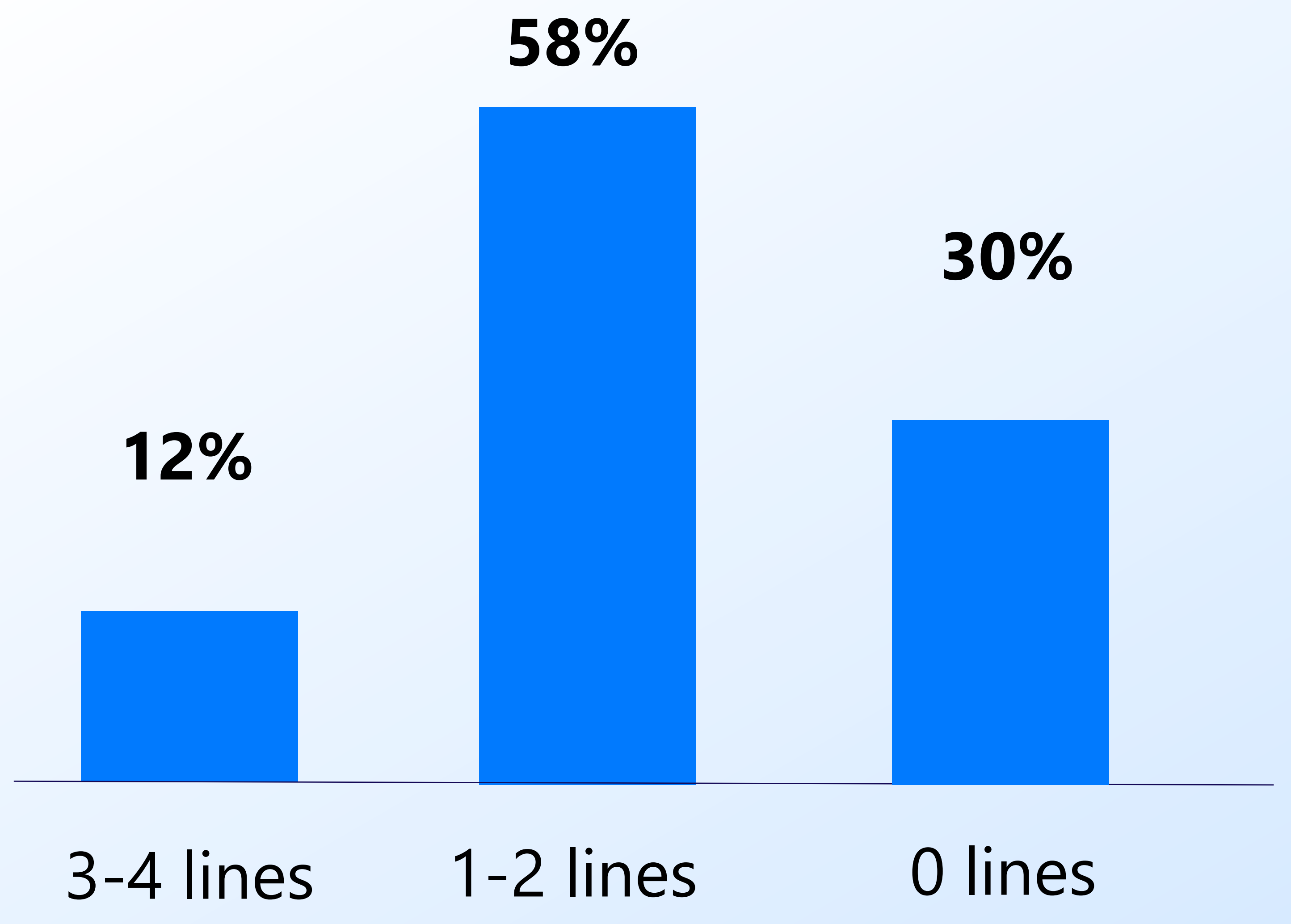
Illustrative marketing budget | Typically 4-7% of company revenue

30–35%	20%	30%	15–20%
The marketing organisation	Platform licences	Media & Advertising	Running the chain
Brand, PR, events, in-house teams	Adobe, Salesforce, Braze and other Martech platforms	Ad spend across paid media and advertising creatives	**Our core recurring revenue services**

Growth comes from deeper accounts and repeatable industry playbooks

Great depth + upside in client base

Each added Data, Decisioning, Design and Delivery multiplies the account



Number of service lines sold in eClerx clients

Large addressable market

$56bn

10% CAGR forecast to 2030

Total addressable market for outsourced marketing services

Our recipe

Backed by domain, same playbooks

5

Playbooks across verticals with top 5 client density

- Media & Entertainment
- MRO
- High Tech
- Retail & Luxury
- BFSI

The state of AI adoption & evolution in the CMO office

Adoption 80%+

Readiness 8%

Isolated AI & agents → **Connected AI workflows** → **Autonomous operations**

The transformation work required to get there

Data
Get enterprise data ready
Identity · Quality · Lineage · Consent · Real-time signals

Decisioning
Define how automated decisions work
Objectives · Rules · Decision rights · Escalation · Evaluation

Design
Make content usable safely at scale
Components · Brand rules · Rights · Compliance · Quality

Delivery
Rebuild workflows around agents
Integration · Hand-offs · Exceptions · Monitoring · Execution

Across all four: Context engineering | Model architecture | Governance & evaluation | Scaled through 4D practices, FDEs and reusable components

Examples already underway

- Digital Shelf
- Budget allocation
- Dynamic creative production
- Insights on Demand
- Automated web & email builds

What makes adoption hard

- Fragmented data
- Context engineering required
- Agents remain task-level
- Platforms remain disconnected
- Model choices are evolving
- Privacy, consent, quality and evaluation need controls
- Measuring ROI remains challenging
- Brand differentiation in potential AI slop

Top FinTech company – Scaling global marketing operations

Business problem

Fragmented – markets, stakeholders, stacks, agencies

Scaling

400m+ customers

170+ markets

Value delivered

30%

reduction in client TCO

40%

Faster time to market for campaigns

Top global bank – Activating MarTech stack for driving bank, wealth and card acquisition

Business problem

Inconsistent tracking of customer’s brand interactions

Lack of personalization

Underutilized MarTech stack

Value delivered

100k+

incremental accounts acquired in 2025

+20%

conversion via personalization

Top sportswear brand - eClerx Market360™ turns channel signals into sell-out growth

Business problem

Track competition price & promotions

500+ websites	45 markets	25+ competitors

Value delivered

20%

Improvement in global SKU availability

$100M

Revenue uplift on digital shelf program

Top high tech brand – GTM campaign solution powered by FLUiiD4 AI platform

Business problem

How to create and personalize product lifestyle campaigns across all countries

1200+ products

30 markets

120 personas

Value delivered

100k+

Product assets produced per year

6x

Increased personalization with AI solution

eClerx
Investor
Day 2026

Services to CFO

Presented by: **Manish Sharma, Anant Kode**
2nd Sept, 2026

Current snapshot + Differentiators

What we do today, and
why buyers choose us over competition

Agentic-driven FAO & HRO

Outcome-based delivery model

Champions in SMB segment

A majority of our new business is through referrals

F&A + HRO are large, under-penetrated and AI-expandable markets

The upside is not only lift-out outsourcing, but also transformation wallet share

Finance & accounting

Global F&A BPO market growing from $70.2B (2025) to $142.7B by 2033, driven by cloud ERP adoption and AI digital overhaul.

Gartner & market data

AI-driven operations

Over 70% of enterprises are adopting provider-supported hybrid GCC models and managed services to scale global AI operations.

Everest Group assessment

Leverage existing relationships

81% of enterprise buyers demand providers act as strategic transformation partners, unlocking massive multi-process wallet share.

HFS research benchmark

Where wallet share can expand

Land	AP / AR / Collections / HR helpdesk
Expand	O2C, R2R, FP&A, HRIS, payroll support
Transform	AI workflows, dashboards, governance
Monetize	Business outcomes + technology-enabled services

AI is embedded across the Finance and HR operating model

From document intelligence and orchestration to dashboards, controls and human-in-the-loop decisions

- Eliminate repetitive tasks
- Overcome legacy system challenge
- Provide deep insights
- Drive outcomes

AREA	WHAT AI DOES
AP / P2P	OCR, auto-coding, 2/3/4-way match, supplier master, payments
Order Management	Order assist, intake across channels, fulfilment, delivery and logistics
Accounts Receivable	Prioritized worklists, automated outreach, promise-to-pay, analytics
Cash Applications & Deductions	Bank integration, cash matching, claims backup, deduction workflow
FP&A & Insights	Forecasting, scenario planning, variance analysis, executive dashboards
Human Resources	Resume screening, onboarding, leave management, payroll processing, open enrollment, training material, and enquiry management

Order management & fulfilment transformation

Operational challenge:

- Fragmented order workflows operating across multiple legacy ERPs and disparate systems
- Manual audit and payment templates causing delays and labor-intensive processing
- Significant visibility gaps across order fulfilment, customer billing, and global logistics

eClerx Agentic AI solution

- End-to-end agentic automation across order intake, fulfilment validation, and delivery
- Automated payment templates, intelligent reminder workflows, and dispute resolution
- Centralized customer data repository with real-time operational dashboard visibility

Value delivered

85%+
Straight-Through Processing (STP)

65%
Faster order processing cycle time

99.5%+
On-Time In-Full (OTIF) fulfillment

Strategic impact

Proves that order management can be transformed from a traditional back-office cost center into a strategic **profit-protection lever.**

Executive takeaway

eClerx combines deep process ownership, an Agentic AI-driven operating model, and robust operational governance to deliver measurable cost savings and operational resilience.

AP/AR, carrier settlements & shared services optimization

Operational challenge

- 50M+ backlog across manual payables and receivables creating severe cash flow friction
- Delayed brokerage and carrier settlements impacting partner relationships and operational SLAs
- Limited root-cause analytics to identify, track, and resolve recurring processing exceptions

eClerx Agentic AI solution

- Agentic automation for automated freight invoice auditing and 3-way matching
- Predictive credit risk modeling and automated cash flow forecasting engines
- Intelligent AR discrepancy management, intercompany, and multi-currency automated settlement

Value delivered

50%
Reduction in carrier settlement cycle time

70%
Faster exception & dispute resolution

35% - 45%
Lower processing cost per invoice

Strategic impact

Demonstrates end-to-end control, rapid scalability, and value delivery across AP, AR, freight billing, settlement, and record-to-report functions.

Executive takeaway

eClerx combines process ownership, an Agentic AI-driven operating model, and operational governance to deliver measurable savings and operational resilience.

eClerx Investor Day 2026

Services to CXO

Presented by: **Michael Hutchison, Hoshi Mistry**

2nd Sept, 2026

What we do: We run intelligent Customer Operations (CO) chains

One operating layer across the customer lifecycle — people, AI and proprietary technology.

Care

- Omnichannel care
- Billing & account servicing
- Journey tracking

Technical ops

- Virtual tech & diagnostics
- Troubleshooting
- Work-order triage

Quality

- Automated audit at scale
- Coaching & compliance
- Training insight loop

Insights & retention

- Decisioning & next best action
- Sales & retention
- Customer analytics

One operating model

24x7x365	Five delivery countries	8,000+ dedicated CO consultants

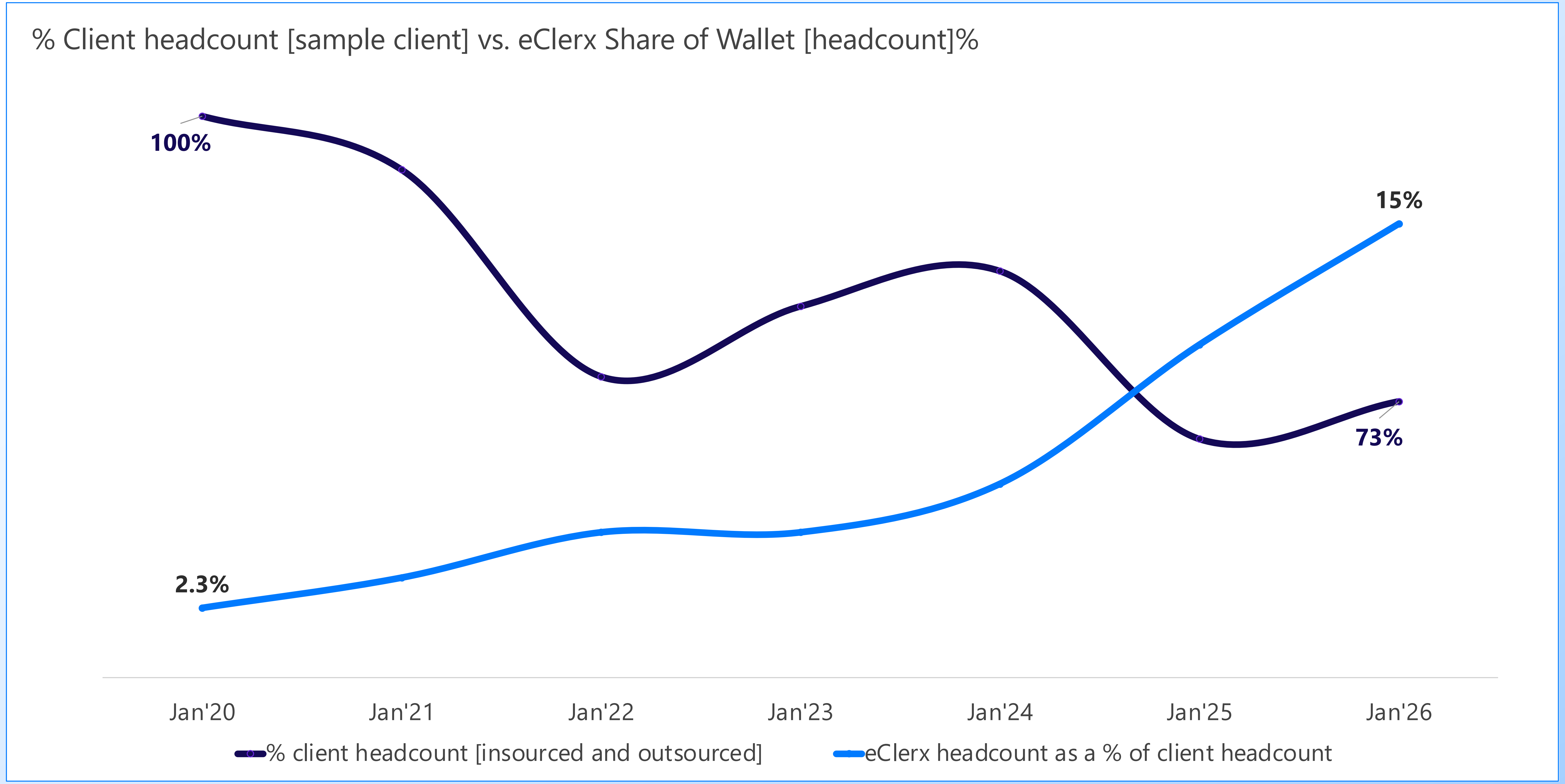
Commercial logic

The more of the chain we run, the more embedded we become.

Creates more cross-sell, more data context and higher switching costs.

Operational excellence drives share gains despite industry headcount decline

The pool contracted — our share expanded.



-5%

Client headcount 6-year CAGR

+37%

eClerx share 6-year CAGR

Defend the base

Gain share through delivery strength.

Expand the remit

New geographies and delivery models widen eligible work.

Cross-sell owned IP

QA360 and Tech360 create revenue beyond seat pricing.

Call and chat volumes declined — we still captured share from competitors because of delivery strength.

Where CO growth comes from

Growth comes from both existing and real clients, penetrating under-represented verticals, and scaling higher-growth capabilities.

$120B
CXM market, 2025

~45%
of global CXM from US Market

~20%
of global CXM comes from CMT

200+
client base to cross sell into

In-house vs. outsourced

- ~30% of global CXM outsourced today
- AI and outcome pricing create headroom with both existing and new clients

Geographic opportunity

- Multi-country delivery supports resilience and scale
- US is the core, while UK and EMEA are the natural next growth markets

Vertical penetration

- CMT is core – opportunity to expand into adjacent verticals
- BFSI is the largest CXM pool and where we are least penetrated

New capabilities

- Collections, Sales and Retention broaden the CO proposition
- Attach to Care, FTO, Quality and AI-led delivery — for existing and new clients

Market size and outsourced share: Customer Operations service-line market analysis, 2025. Revenue mix, client-count buckets and onshore share: eClerx Q1 FY27 investor presentation.

Our technology sits on every stage of the customer lifecycle

Proprietary technology improves stickiness and powers revenue growth.

Tech360: One universal platform to support execution across Sales, Field Tech Ops, Care and Retention

Sales

- Offer construction
- Bundling and pricing
- Quote-to-order accuracy

Field tech ops

- Account activation
- Remote diagnostics
- Shorter cycles

Care

- Sentiments and context
- Next Best Action
- Lower repeat contacts

Retention

- Win-back offers
- Churn reduction
- Revenue retention

QA360: Audits across the lifecycle and turns interactions into coaching and client-process insight

Clients today don't buy FTE savings, they buy outcomes

Improved sales conversion	Reduced repeat contacts	Better CSAT & NPS	Higher retention rates	Insights to improve client processes

Client proof: QA360 turns quality from a sample into an operating system

AI embedded in live delivery, coaching the workforce and measured against a baseline.

Problem

- Only 2–5% of calls manually audited
- Too little signal to act on

QA360

- Audit at scale
- CSAT/NPS prediction
- Critical-call alerts + coaching

Solution

- Measured efficiency and NPS gains
- Faster agent improvement

Measured at the client	**100%** interactions in scope	**25%** CSAT increase	**~0.5M** interactions/month from Q2 FY27

What to watch for	**Coverage** Every interaction in scope	**Prediction** CSAT/NPS before survey	**Intervention** Critical calls flagged early	**The loop** Coaching and client insight

eClerx Investor Day 2026

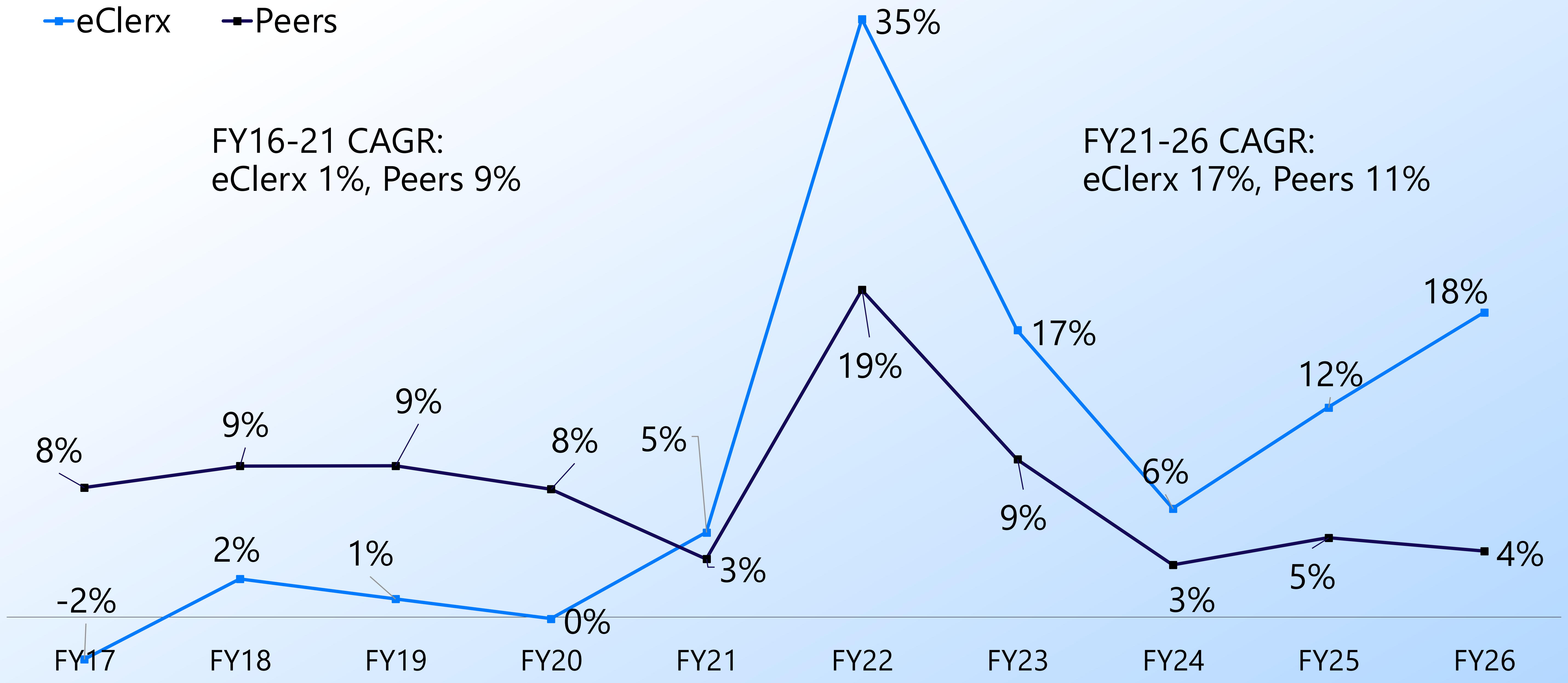
The Finance View

Presented by: **Srinivasan Nadadhur**

02 September, 2026

Growth trajectory has moved up

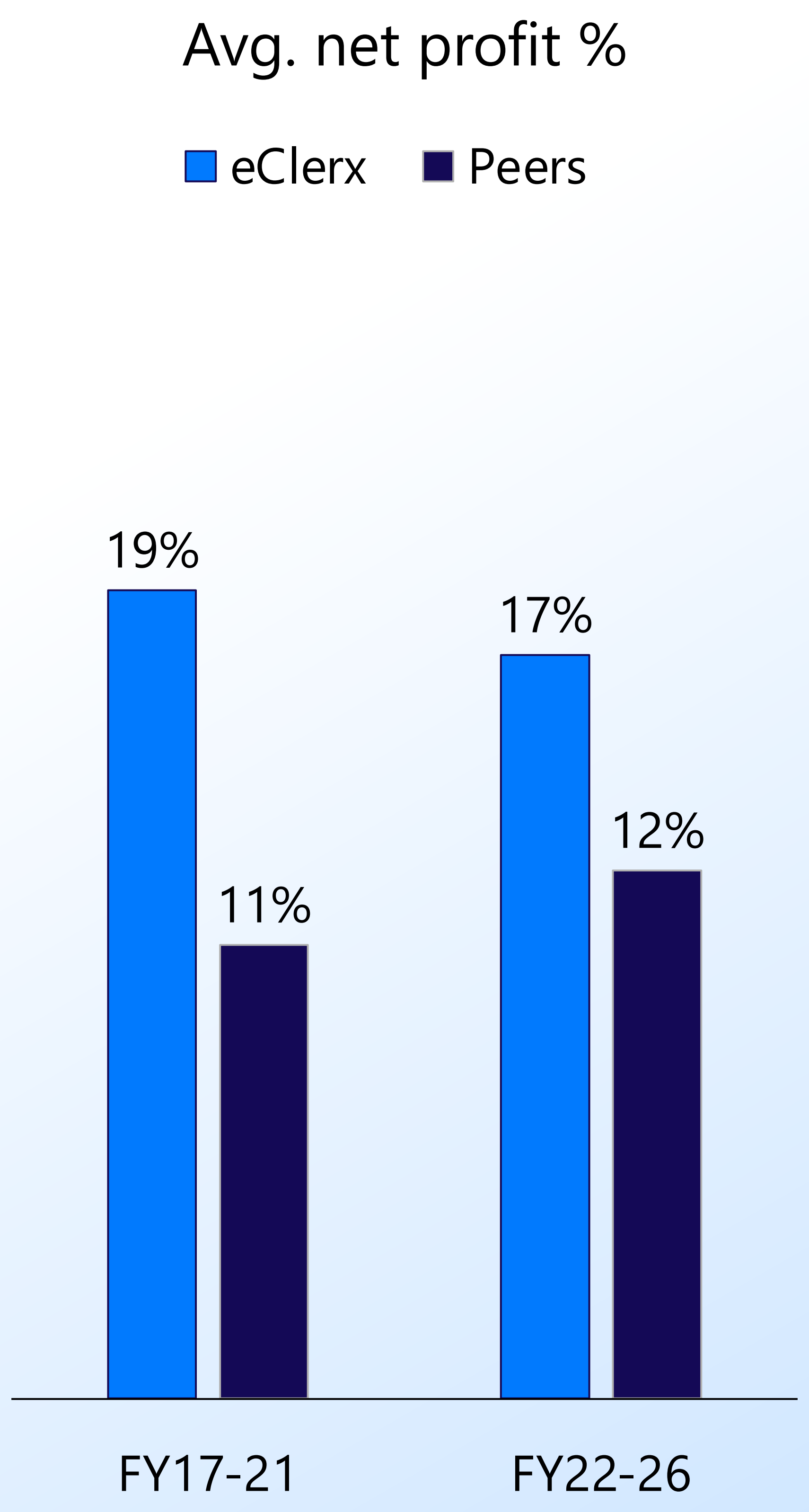
YoY $ revenue growth, last 10y

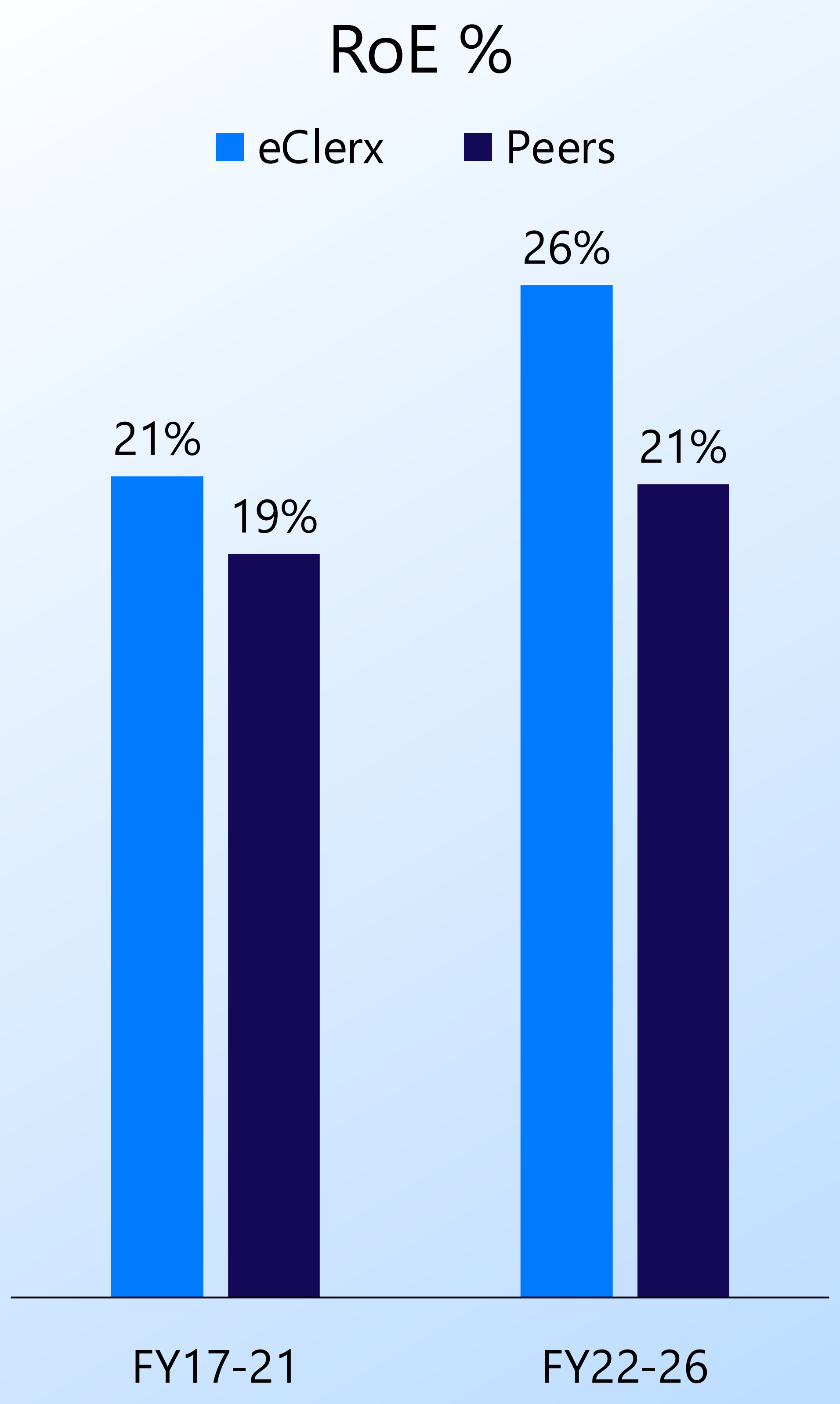


Growth is up, profitability remains high, and operating metrics are moving in the right direction

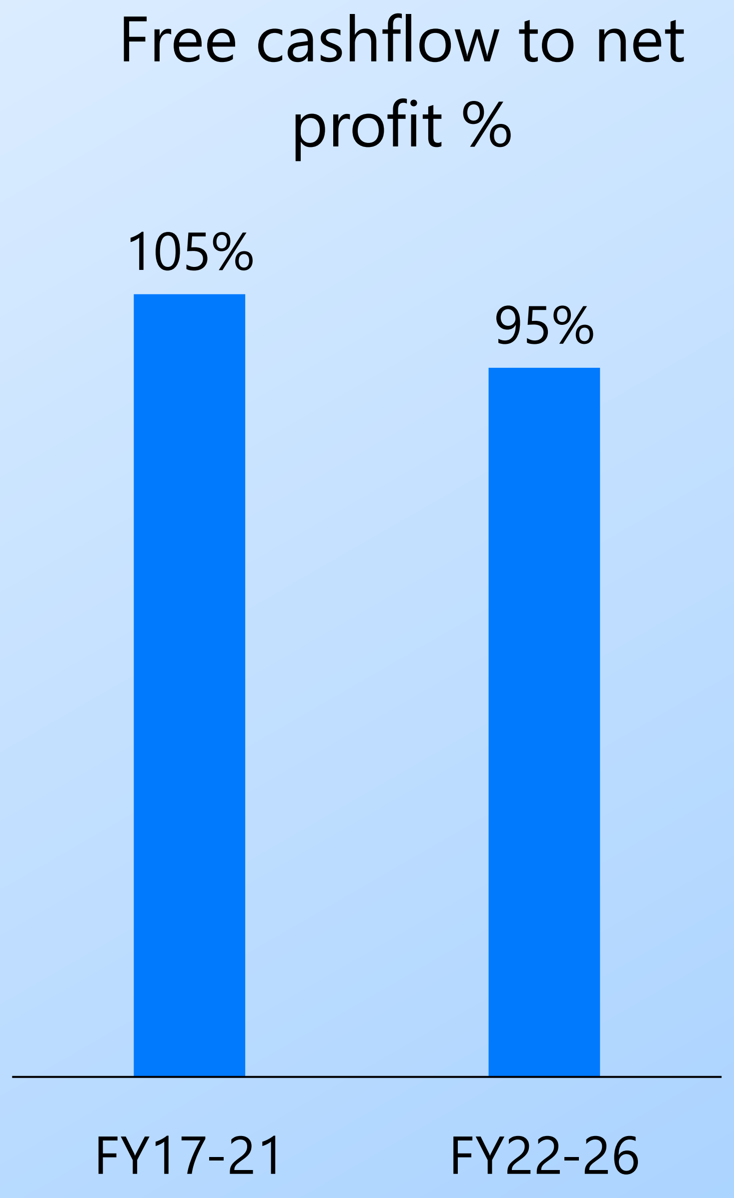
Peer comprises India-listed IT/ITES companies + Those listed ex-India with large India delivery footprint. Source: Bloomberg

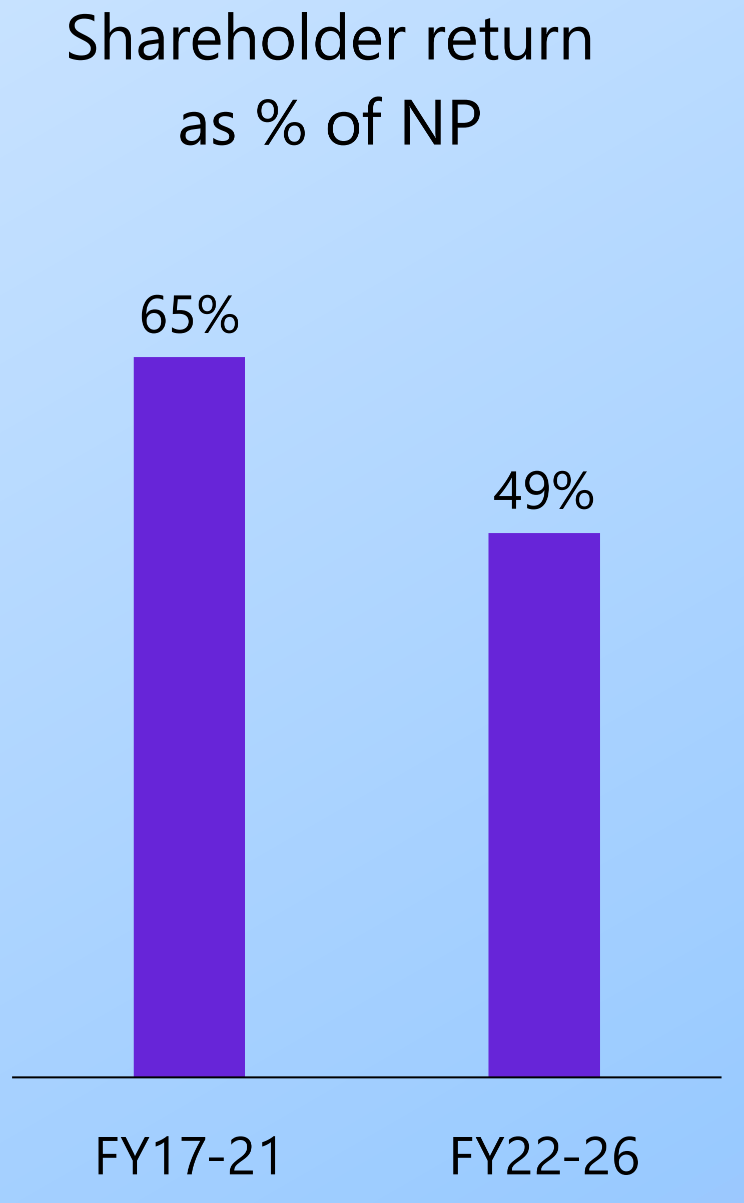
While financial discipline, shareholder returns are intact





Profitability and shareholder returns among the best in the industry





Prudent M&A

Acquisition of Personiv has been successful

Revenue run-rate has doubled

Employee count up 60%

Cross-sell enabled: CX, CLC and digital services from Manila & Coimbatore

Achieved through client relationships, domain, people

8 out of 10 Tier 1 banks	Top **4** fashion and luxury brands	**8** of the world's largest M&D organizations	**3** of the world's top PC makers	**4** Tier 1 cable providers

Enduring relationships with top clients

- 10+ years relationship with 20 of the $1mm+ customers
- Rated highly on delivery, domain knowledge, ability to process complex work
- 50% of our revenues from Fortune 100 clients; 70% from Fortune 500

Emphasis on knowledge management & delivery

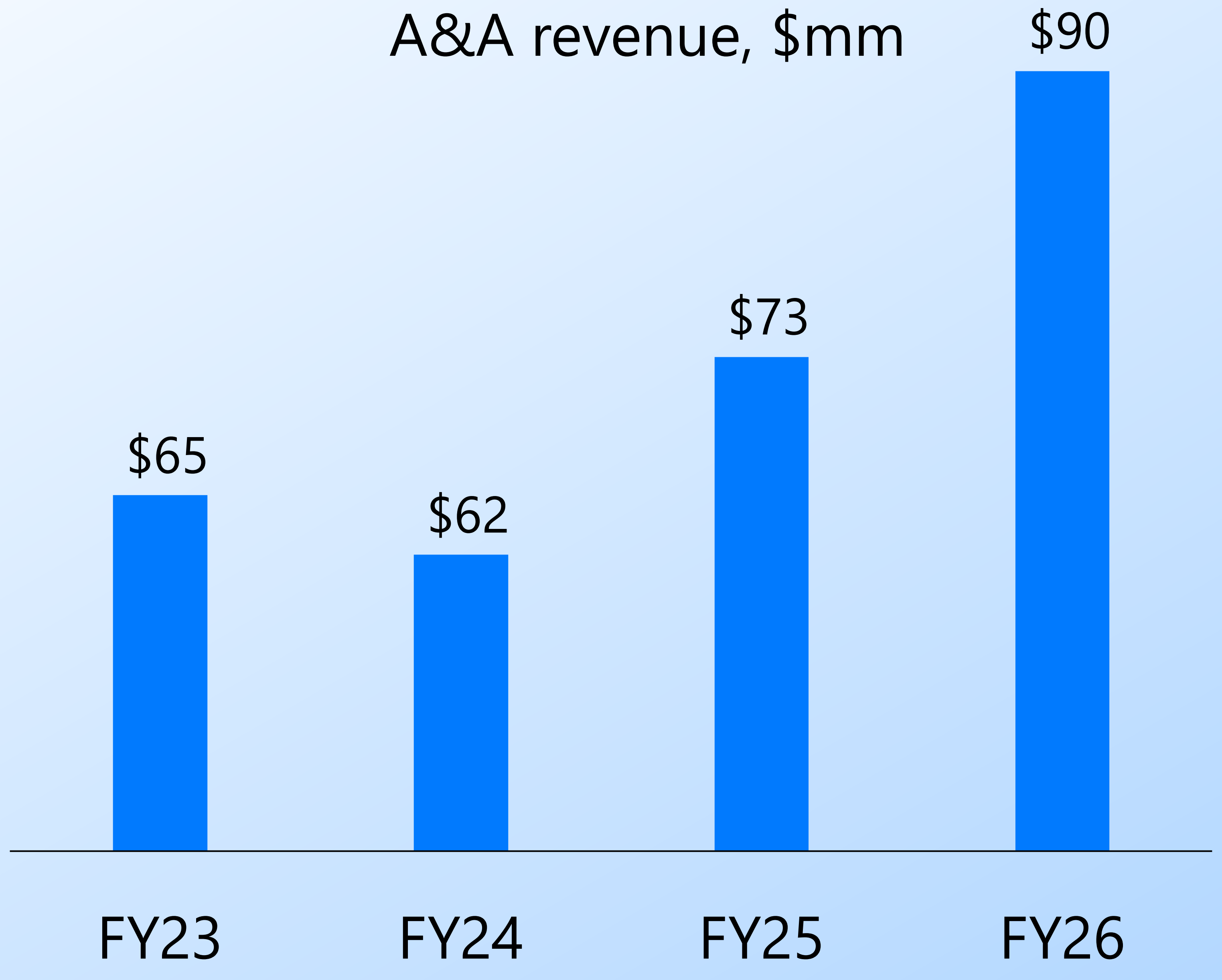
- 76 annual training hours / employee; >2x the global average
- Consistently ranks as a strength in GPTW™ surveys
- Hire smart people; put them through rigorous learning
- Subject matter experts at all levels, including leadership

…technology, and calculated investments

Technology has momentum

- Viewed as a transformation partner by many clients
- Led by productized services
- Growing faster than firm average
  - Now 20% of firm revenues
  - $100mm run-rate in Q1FY27

A&A revenue, $mm



Investments

Sales investments: **1% of revenues**	• Setup global sales, pre-sales teams • Analyst relations and marketing
Strengthening capabilities: **1% of revenues**	• Compliance Manager, M360, Analytics CoEs • AI investments
Geographic expansion: **1.5% of revenues**	• New delivery centers – Cairo and Lima • Expanded Manila

In summary

Customers

- Marquee clients
- Rate us high on delivery excellence
- View our technology capabilities favorably

Business

- Majority is annuity-like
- Diversified; small footprint in low-end, automatable work
- More buying centers in each client

Technology

- Productized services driving customer engagement
- AI creates tailwinds

Profitability

- Stable margin; consistently high and predictable
- Allows us to invest for growth

Target

- Top quartile of peer group
- Maintain EBITDA between 24-28%

Thank you