

IDAL/2026-27/SE/80

September 08 , 2026

National Stock Exchange of India Ltd
BSE Ltd.

Scrip Symbol - INTELLECT
Scrip Code – 538835

Dear Sir/Madam,

Sub: Intellect Unveils MSOCK to Power AI-First Banking by Making Enterprise Knowledge Computable

[Intellect Design Arena Ltd.](#), a global leader in AI-First, enterprise-grade financial technology, is pleased to announce the launch of MSOCK (Multi-Dimension, Multi-Layer System of Connected Knowledge), a next-generation enterprise knowledge technology designed to enable accurate, AI-native and near-autonomous engineering for financial services. MSOCK introduces 21-Dimensional Visual Spatial Intelligence to connect enterprise knowledge across multiple dimensions and enable a more intelligent, contextual and autonomous approach to enterprise transformation and engineering.

As part of the launch programme, Intellect will host a press conference on September 8, 2026, to formally announce the launch of MSOCK and highlight its capabilities, technology architecture and potential to transform enterprise engineering for financial institutions. The event will focus on the role of connected knowledge and visual spatial intelligence in enabling AI-native transformation. The launch will also be supported by the publication of the MSOCK announcement in a leading national business newspaper on September 9, 2026, providing a wider platform to introduce MSOCK and its relevance to the evolving needs of the financial services industry.

Please find enclosed herewith a copy of the proposed Media Release dated September 08, 2026, titled **Intellect Unveils MSOCK to Power AI-First Banking by Making Enterprise Knowledge Computable**, and the launch announcement in a leading national business newspaper.

Kindly take the above information on record.

Yours truly,
for **Intellect Design Arena Limited**

Prakash Bharadwaj
Company Secretary and Compliance Officer
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Intellect Unveils MSOCK to Power AI-First Banking by Making Enterprise Knowledge Computable

Intellect has invented MSOCK (Multidimensional Multilayer System of Connected Knowledge), making AI from Anthropic and OpenAI more accurate for enterprise use in financial services

MSOCK makes enterprise knowledge connected, computable and visual, giving AI the context to BUILD, RUN, CHANGE and MODERNISE mission-critical financial systems

Chennai, September 8, 2026: [Intellect Design Arena Ltd.](#), a global leader in AI-First, enterprise-grade financial technology, today announced the launch of **MSOCK — Multidimensional Multilayer System of Connected Knowledge**, an AI-native engineering system designed to address one of the biggest barriers to enterprise AI adoption: **AI can generate code, but it does not inherently understand the enterprise it is being asked to change**. Intellect has filed 39 patents relating to MSOCK technology and is launching the technology to the world for the first time on September 9, 2026, at Global FinTech Fest 2026.

MSOCK

MSOCK introduces a new enterprise knowledge infrastructure that makes institutional knowledge **connected, computable and visual**, enabling AI to understand the relationships across business, operations, compliance and technology before it acts.

The launch marks Intellect's move from **coding-led software engineering to cognitive engineering**, where enterprise transformation begins not with writing code, but with understanding business intent, institutional knowledge, architectural dependencies and the impact of change.

Banks globally have invested significantly in foundation models, copilots, AI coding tools, agents and AI-enabled development pipelines. Yet the fundamental economics and timelines of large-scale software transformation have not changed proportionately.

The reason, according to Intellect, is not the capability of the AI models, but the absence of enterprise context.

As Arun Jain, Founder & Chairman, Intellect Design Arena and Chief Architect, Purple Fabric, articulates in his open letter: **"AI knows the world. It doesn't know your bank."** Enterprise knowledge remains fragmented across codebases, databases, APIs, documents and people's institutional memory. As a result, AI may know how to generate code, but cannot inherently know why a transaction rule was created, which customer journeys depend on a legacy service, or what downstream systems could be affected by a change.

Making Enterprise Knowledge Computable

MSOCK addresses this problem by creating a connected, evidence-backed representation of an enterprise's software estate — from business rules and processes down to APIs and code.

The underlying principle draws from a fundamental shift that transformed enterprise computing five decades ago. Relational Database Management Systems made fragmented enterprise **data structured and queryable**. MSOCK applies a similar principle to **enterprise knowledge**, making it connected and computable for the AI era.

MSOCK connects knowledge spanning **business, operations, compliance and technology**, linking products, processes, policies, APIs and code through a **21-dimensional Enterprise Spatial Graph**. It organises these assets into Connected Knowledge Units, providing AI systems with the enterprise context and architectural ground truth required to reason and act with greater precision.

This enables organisations to move beyond AI-assisted coding towards **AI-native engineering**, where AI can understand not only *how* to make a change, but also *what the change means, what it affects and how it can be executed under governance*.

Five Layers from Understanding to Governed Action

MSOCK brings together five interconnected capabilities that move enterprise engineering from understanding to governed execution:

- **SOCK — System of Connected Knowledge:** Creates an evidence-backed understanding of a defined software estate, connecting business rules and processes through to implementation and code.
- **21-Dimensional Enterprise Spatial Graph:** Enables the same enterprise estate to be visualised through multiple perspectives — from business journeys and operational processes to applications, APIs and implementation evidence.
- **Precise Blast Radius:** Assesses exactly what a proposed change or failure could affect, why those dependencies exist and the confidence behind that assessment.
- **Four Engineering Machines:** Applies reusable intelligence across the software lifecycle to **BUILD, RUN, CHANGE and MODERNISE** on a common knowledge foundation.
- **Command Centre:** Provides observation, management, control, oversight and compliance for near-autonomous engineering.

Together, these capabilities create a path from enterprise understanding and visualisation to assessment, action and governance.

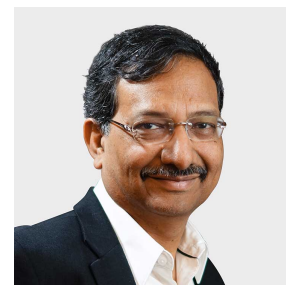
Keep Your Agents. Keep Your AI-DLC. Add MSOCK.

MSOCK has been designed to coexist with enterprises' existing AI investments rather than replace them.

Banks can retain their foundation models, copilots, AI agents, engineering tools and AI-DLC pipelines. MSOCK provides the missing knowledge infrastructure beneath these investments, feeding them the architectural and enterprise context required to operate on mission-critical systems.

In this sense, MSOCK is **not another copilot or AI wrapper**. It is positioned as foundational knowledge infrastructure that provides existing AI systems with architectural truth.

Arun Jain, Founder & Chairman, Intellect Design Arena and Chief Architect, Purple Fabric, said: *“Over the last several months, our Applied AI Research Lab has been examining a fundamental question: if AI can write code, why hasn't an eleven-month transformation become a six-month transformation? The answer is understanding. AI is extraordinarily capable, but it does not inherently understand the enterprise — why a rule exists, what depends on a service, or what could break when something changes.*



MSOCK was built to solve that problem. Just as RDBMS made enterprise data structured and queryable, MSOCK makes enterprise knowledge connected and computable. It gives AI the context to understand before it acts. This is the foundation for moving from coding-led engineering to cognitive engineering, and ultimately towards truly AI-native enterprise transformation.”

From India's Coding Advantage to Cognitive Architecture

MSOCK also represents a larger opportunity for India's technology industry. For more than three decades, India established itself as a global software delivery hub through engineering talent and large-scale code production. With generative AI now capable of producing syntax in seconds, Intellect believes the next frontier lies in **cognitive architecture — engineering the institutional and domain knowledge on which complex enterprises operate.**

For financial institutions in particular, this becomes critical because AI must operate within highly regulated, interconnected and mission-critical environments where an apparently small technology change can have consequences across customer journeys, products, operations and regulatory obligations.

MSOCK has therefore been engineered for **banks and financial institutions, FinTech product companies, Global Capability Centres (GCCs), capital markets and financial advisories, and insurance carriers.**

A Three-Week Open Challenge

As part of the launch, Intellect is issuing an open challenge to financial institutions. Organisations can bring one of their complex application modules to Intellect. Within **three weeks**, MSOCK will map the application and its connected knowledge, enabling the institution to ask one of the most consequential questions in enterprise technology: **“If I change this, what exactly will break?”**

The challenge is intended to demonstrate MSOCK's ability to identify dependencies and the precise blast radius of proposed changes before code is modified.

For Intellect, MSOCK represents a shift in the foundational architecture required for the AI era: **RDBMS connected applications to data; MSOCK connects AI to enterprise knowledge.**

About Intellect Design Arena Limited

Intellect Design Arena Ltd is a global leader in AI-First, enterprise-grade financial technology, architected from first principles to deliver measurable business impact at scale. With three decades of domain expertise, Intellect delivers composable, intelligent platforms across Wholesale Banking, Consumer Banking, Central Banking, Wealth, Capital Markets, Treasury, Insurance and Digital Technology for Commerce. Applying First Principles Thinking and Design Thinking, Intellect has elementalised financial services into a finite set of Events, Microservices and APIs, enabling faster, modular transformation with predictable and measurable outcomes.

At the heart of this AI-First architecture are eMACH.ai, the world's most comprehensive, composable and intelligent open finance platform; Purple Fabric, the world's first Open Business Impact AI platform; and iTurmeric, a composable integration and configuration platform. A pioneer in applying Design Thinking at enterprise scale, Intellect's 8012 FinTech Design Center, the world's first Design Center dedicated to Design Thinking principles, underscores its commitment to continuous, outcome-driven innovation. Intellect serves over 500+ customers across 62 countries, supported by a global workforce of domain, solution and technology experts. For more information, visit www.intellectdesign.com

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AN OPEN LETTER TO FINANCIAL LEADERS

Why Billions in AI Aren't Moving the Needle on Software Delivery

You bought copilots.
You gave your developers AI coding tools.
You started building agents.
You hired AI talent, and your engineering teams are assembling an AI-DLC pipeline.

And yet, fundamental questions remain unanswered:

- Why hasn't software delivery fundamentally changed?
- Why hasn't an eleven-month project shrunk to five?
- If AI can write code, why can't a business analyst take a requirement safely from design to production?
- Why do you still need dozens of engineers in a room just to figure out what breaks if you change one line of code?
- And why, after all the advances in foundation models, does AI look brilliant on Day 0 and Day 1, yet remain untrusted for Day 2 production?

We have spent months debating these questions at the Intellect Applied AI Research Lab.

The issue is not the models. Foundation models are fast, fluent, and remarkably capable.

The problem is much closer to home:

AI knows the world. It doesn't know your bank.

It doesn't know why an obscure transaction rule was written twelve years ago.

It doesn't know which vital customer journeys are hardwired to rely on that fragile legacy service.

It cannot see that modifying a single API might break seven downstream systems, three core products, and a statutory regulatory report.

AI cannot safely change what it does not understand.

Fifty years ago, the technology industry solved an identical problem with data. Banks had vast amounts of information, but it only became useful when we made it structured and computable. Relational databases (RDBMS) did that.

Today, enterprise knowledge faces the exact same bottleneck. It lives fragmented across codebases, databases, APIs, documents, and people's heads.

So we built MSOCK - a Multidimensional Multilayer System of Connected Knowledge.

MSOCK makes enterprise knowledge computable and visual. It connects what your bank knows across business, operations, compliance and technology - linking products, processes, policies, APIs, and code across a 21-dimensional Spatial Graph.

Because it organises these assets into Connected Knowledge Units (CKUs), your AI stack finally gets the ground truth it needs:

- Your agents gain true enterprise context.
- Your AI-DLC sees the exact blast radius before anyone touches code.
- Teams move safely across the full lifecycle:
BUILD • RUN • CHANGE • MODERNISE.

You don't need to discard your current stack. Keep your foundation models, copilots, agents, and pipelines. MSOCK simply sits between them and your enterprise knowledge.

RDBMS connected applications to data. MSOCK connects AI to enterprise knowledge.

We have deployed MSOCK internally at Intellect, across more than 100 mission-critical projects. We are seeing consistent cycle time compression, reduction in engineering effort, and a fall in AI token costs by up to 70%.

You don't have to take my word for it.

Bring us one complex application. Give us three weeks.

Let MSOCK map it, then ask the question every technology leader worries about: "If I change this, what exactly will break?"

If MSOCK cannot answer that question with absolute precision, forget everything I have written here.

Every serious financial institution required an RDBMS to run on data. The AI-governed bank will need something equally fundamental: a living, computable understanding of itself.

Arun Jain
Founder & Chairman, Intellect Design Arena
Chief Architect, Purple Fabric

MSOCK
Multidimensional Multilayer
System of Connected Knowledge

MSOCK : AI-NATIVE ENGINEERING SYSTEM FOR FINANCIAL SERVICES

Enterprise transformation design partner of choice
For over four decades global financial institutions have relied on Intellect Design Arena to enable their business transformation. Our platforms and solutions are trusted by over 500 leading and challenger FIs across 57 countries. With over 2 million hours of annual research investment, our enterprise platforms designed on current technologies, provide the mission-critical and highly regulated financial services sector, the ability to innovate and grow with certainty. www.intellectdesign.com

EXPERIENCE THE POWER OF MSOCK

TRANSFORM ENTERPRISE APPLICATION
DEVELOPMENT & MAINTENANCE

Visit: www.purplefabric.ai/msock
Email: msock@intellectdesign.com



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Dubai | Johannesburg | Singapore | Sydney | India



RDBMS MADE DATA STRUCTURED AND QUERYABLE.

M SOCK makes enterprise knowledge connected and computable.



THE CONNECTED KNOWLEDGE INFRASTRUCTURE THAT TURNS COMPLEX FINANCIAL ARCHITECTURES INTO DETERMINISTIC ENTERPRISE ENGINEERING.

Fifty years ago, the relational database created a single, structured source of truth for business data. Today, enterprise AI demands the same rigour for institutional knowledge. M SOCK connects your business rules, legacy core code, APIs, and runtime operations into a living computational canvas. It gives engineering teams and AI agents the connected context to build, change, and modernise mission-critical systems with complete certainty.

KEEP YOUR AGENTS. KEEP YOUR AI-DLC. ADD M SOCK

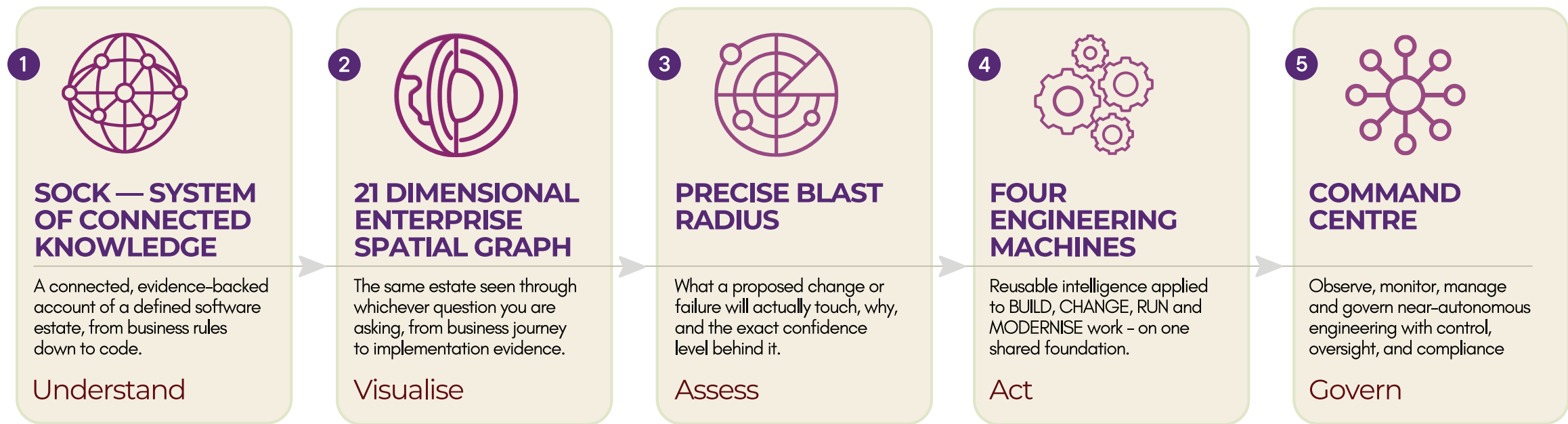
Protect your investments. From copilots and agents to AI-DLC frameworks, M SOCK integrates across your existing developer ecosystem to provide the end-to-end architectural ground truth your AI needs.

Your existing investments



+

M SOCK
Multidimensional Multilayer
System of Connected Knowledge



Engineered for FinTech Product Companies • GCCs • Banks • Capital Markets & Financial Advisories • Insurance Carriers

VALIDATED OPERATIONAL & ECONOMIC OUTCOMES

50% CYCLE COMPRESSION	70% EFFORT REDUCTION	ENHANCED ACCURACY	PREDICTABLE AI ECONOMICS
11 month project to 6 months	170 PM to 50 PM	Near-zero rework. Faster GTM	Model cost reduction by up to 70%

Validated on Mission-Critical Financial Infrastructure

TRANSFORM THE COMPLEXITY OF ENTERPRISE APPLICATION DELIVERY INTO A DETERMINISTIC SCIENCE.

BUILD | RUN | CHANGE | MODERNISE

FOR HIGHLY-REGULATED FINANCIAL SERVICES, M SOCK ISN'T A FEATURE
M SOCK is the new enterprise knowledge infrastructure for financial services - essential for an AI-governed future.

M SOCK
Multidimensional Multilayer
System of Connected Knowledge

EXPERIENCE THE POWER OF M SOCK

Register for a Live Demonstration

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