**IDAL/2026-27/SE/113** **November 18, 2026**

**National Stock Exchange of India Ltd.** **Scrip Symbol - INTELLECT**
**BSE Ltd.** **Scrip Code - 538835**

Dear Sir/Madam,

**Sub: Intellect Design Arena Unveils SaaS-Based eMACH.ai Cloud for Banks & Wealth Managers in Asia with Flexible 'Pay-As-You-Grow' Model**

Intellect Design Arena Ltd., *a global leader in AI-First, enterprise-grade financial technology*, today announced the launch of **eMACH.ai Cloud** for banks in Asia.

Intellect had earlier announced the launch of its Canada-ready eMACH.ai Cloud for Banks and Credit Unions on May 28, 2024. The media release titled “Intellect launches Canada-ready eMACH.ai Cloud for Banks and Credit Unions, enhancing Payments, Digital Experiences, Core Banking and Contextual AI” is available here.

Following its successful cloud launch in Canada in 2024, Intellect is expanding its next-generation banking footprint across Asia with a fully managed Software-as-a-Service (SaaS) model. Built around a flexible "Pay-As-You-Grow" subscription framework, the platform enables financial institutions across Retail, Wholesale, Wealth, and Capital Markets to modernise their Business, Operations and Technology without prohibitive upfront capital investments.

Please find enclosed herewith a copy of the Media Release dated November 18, 2026, titled “**Intellect Design Arena Unveils SaaS-Based eMACH.ai Cloud for Banks & Wealth Managers in Asia with Flexible 'Pay-As-You-Grow' Model”**.

Kindly take the above information on record.

For **Intellect Design Arena Limited**

PRAKASH BHARADWAJ
Digitally signed by PRAKASH BHARADWAJ
Date: 2026.11.18 15:24:41 +05'30'

**Prakash Bharadwaj**
**Company Secretary and Compliance Officer**
**ACS-37214**

# Intellect Design Arena Unveils SaaS-Based eMACH.ai Cloud for Banks & Wealth Managers in Asia with Flexible 'Pay-As-You-Grow' Model

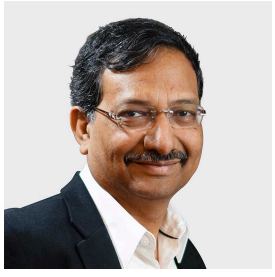
**Singapore / Chennai (India), November 18, 2026:** Intellect Design Arena Ltd., *a global leader in AI-First, enterprise-grade financial technology*, today announced the launch of **eMACH.ai Cloud** for banks in Asia. Following its successful cloud launch in Canada in 2024, Intellect is expanding its next-generation banking footprint across Asia with a fully managed Software-as-a-Service (SaaS) model. Built around a flexible "Pay-As-You-Grow" subscription framework, the platform enables financial institutions across Retail, Wholesale, Wealth, and Capital Markets to modernise their Business, Operations and Technology without prohibitive upfront capital investments.

eMACH.ai Cloud empowers financial institutions to move away from rigid legacy architectures toward **Customer-First Banking** ecosystems. The platform rests on three core pillars:

- **Contextual:** Every product is AI-first by design, leveraging autonomous AI agents powered by **Purple Fabric** - Intellect's AI platform to elevate customer experience, optimise operations, and enforce real-time risk controls.
- **Composable:** Allows banks to compose signature financial solutions out of cloud-native microservices, drastically cutting time-to-market for new products.
- **Comprehensive:** Houses the complete financial suite Retail, Wholesale, Wealth, and Capital Markets on a single cloud-native platform.

The offering is cloud native and converts high capital expenditures (CapEx) into predictable, usage-aligned operating expenses (OpEx). Banks can launch critical banking capabilities progressively and scale seamlessly as their client base grows. The offering spans Retail Core Banking & Digital Banking platforms, Retail & Commercial Lending solutions, Islamic Banking & Financing, Trade & Supply Chain Finance, Wealth Management, Fund Accounting & Transfer Agency. Banks can choose between one or many of the above products and add more as they grow.

The solutions are engineered using **MSOCK (Multidimensional Multilayer System of Connected Knowledge)** – the AI-native engineering system for financial services. MSOCK enables faster go-to-market and a lower cost of delivery.



**Arun Jain, Chairman and Managing Director of Intellect Design Arena Ltd.**, stated, "*True transformation happens when bold, long-term investments in intellectual property converge with market readiness. Over the past decade, our sustained investments in cloud-native architectures, Purple Fabric, and our MSOCK engineering engine have been driven by a singular conviction – to move banking beyond fragmented technology experimentation and deliver*

*measurable, scalable, and compounding business impact. Having already earned the trust of 10 of the top 15 APAC/ANZ banks and 16 of the top 20 Indian banks, we understand the unique scale and velocity of the Asian financial markets. With eMACH.ai Cloud, we are democratising access to tier-one banking technology, drastically lowering costs through a SaaS model so banks of every size can innovate without capital drag and lead in an AI-first world.*"



**Atanu Ganguli, Partner & President, Intellect Design Arena Ltd.**, said, "*Across Asia-Pacific, financial institutions must hyper-personalise customer experiences at speed while navigating evolving regulatory requirements. eMACH.ai Cloud brings together composable, open-finance capabilities, embedded AI and ready-to-deploy cloud infrastructure, complemented by MSOCK and forward engineering, to accelerate implementation and simplify operations. Our teams across APAC are ready to help institutions translate these capabilities into differentiated customer experiences, market share gains and sustainable growth*."

**About Intellect Design Arena Ltd.**

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 61 countries, supported by a global workforce of domain, solution and technology experts. For more information, visit www.intellectdesign.com


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