

IDAL/2026-27/SE/93

October 22, 2026

National Stock Exchange of India Ltd.
BSE Ltd.

Scrip Symbol - INTELLECT
Scrip Code - 538835

Dear Sir/Madam,

Sub: Jameel Finance - Egypt, Accelerates its Digital Transformation with Intellect's eMACH.ai Lending Platform

[Intellect Design Arena Ltd.](#), a global leader in AI-First, enterprise-grade financial technology, today announced that **Jameel Finance - Egypt**, a leading non-banking financial institution in Egypt, has **successfully undertaken a digital transformation of its lending operations powered by Intellect's eMACH.ai Lending Platform.**

This strategic digital transformation marks a significant step for **Jameel Finance - Egypt** in strengthening its field operations and achieving substantial business impact by driving growth in the competitive consumer finance market, covering loans for **Auto, Consumer Durables, and Two-Wheelers**, as well as **Buy Now Pay Later (BNPL)** offerings.

The new platform was introduced to overcome previous technological and operational challenges and designed in consideration of applicable regulatory, governance, and risk management requirements. The deployment of Intellect's eMACH.ai Lending platform includes **Loan Origination (LOS), Loan Management (LMS), Loan Collections, and BNPL.**

Please find enclosed herewith a copy of the Media Release dated October 22, 2026, titled "**Jameel Finance - Egypt, Accelerates its Digital Transformation with Intellect's eMACH.ai Lending Platform**".

Kindly take the above information on record.

Yours Truly,
For **Intellect Design Arena Limited**

PRAKASH
BHARADWAJ

Digitally signed by
PRAKASH BHARADWAJ
Date: 2026.10.22 11:06:14
+05'30'

Prakash Bharadwaj
Company Secretary and Compliance Officer
ACS-37214

Intellect Design Arena Limited

Registered Office: 244 Anna Salai, Chennai - 600 006, India | Ph: +91-44-6615 5100 | Fax: +91-44-6615 5123
Corporate Headquarters: SIPCOT IT Park Siruseri, Chennai - 600 130, India | Ph: +91-44-6700 8000 | Fax: +91-44-6700 8874
E-mail: contact@intellectdesign.com | www.intellectdesign.com

Jameel Finance - Egypt, Accelerates its Digital Transformation with Intellect's eMACH.ai Lending Platform

Cairo (Egypt), October 22, 2026: [Intellect Design Arena Ltd.](#), a global leader in AI-First, enterprise-grade financial technology, today announced that **Jameel Finance - Egypt**, a leading non-banking financial institution in Egypt, has **successfully undertaken a digital transformation of its lending operations powered by Intellect's eMACH.ai Lending Platform.**

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The unified platform that delivers significant business impact through enhanced efficiency and speed by:

- **Accelerated Credit Decisioning & Business Growth:** The platform enables accelerated credit decisioning processes in accordance with approved credit policies, scoring models, and risk assessment procedures supporting enhanced customer acquisition and faster processing capabilities.
- **Enhanced Field Operations:** By utilizing Intellect's low-code platform, Jameel Finance - Egypt can now launch **Field Ready Journeys** on mobile, tablet, and laptop to support the field agents
- **eMACH.ai architecture:** Our eMACH.ai Unified platform features **real-time integration** between LOS, LMS, GL, Rule Engine, and **iScore (Egyptian Credit Bureau)**, ensuring a unified and consistent flow of data, subject to customer consent and applicable data protection requirements
- **Core Architectural Modernization:** Enables greater flexibility by separating the General Ledger into a microservice and enhancing LMS payments to support both loan-level and customer-level flows.
- **Unique BNPL Capabilities:** Delivered custom ARN-level case allocation logic, extending beyond standard product capabilities.
- **Omnichannel Integration:** Seamless integration of Intellect's collection management with integrated omnichannel digital communication channels for end-to-end collections, while maintaining compliance with applicable customer protection and regulatory requirements
- **Advanced Delegation:** Enabled complex multi-level delegation across organizational hierarchies for both upward and downward reporting.
- **Dialer Integration:** Completed an Innovia Dialer integration within the Egyptian market.
- **Legal Framework:** Delivered a robust bulk upload framework for legal data with comprehensive validations.



Siraj Badqail, CEO & Managing Director, Jameel Finance - Egypt stated, *"We at Jameel Finance - Egypt are excited to advance our digital transformation journey with eMACH.ai Lending. The platform delivers a modern lending experience across use cases, from faster origination to faster and accurate portfolio visibility and overall control. The transformation has enabled us to pursue our business with greater confidence to offer superior products and services to our customers. This success is possible through exceptional collaboration between Jameel Finance – Egypt team and our technology partner, Intellect. Together, we have demonstrated shared ownership, resilience, and relentless focus on delivering our end customer value. Intellect's eMACH.ai architecture and commitment to innovation has supported our vision of offering a differentiated and digitally enabled lending experience."*



Rajesh Saxena, CEO of Intellect Consumer Banking, said, *"The successful deployment of our **eMACH.ai Lending Platform** at Jameel Finance - Egypt stands as a definitive testament to its commitment to providing enhanced customer experience and operational excellence to the financial institution. This next-generation loan platform by Intellect has been empowering banks and NBFCs globally and in Egypt to launch products faster, manage the end-to-end loan lifecycle seamlessly, and gain complete visibility of their portfolio. We are immensely proud of our team's exceptional talent and expertise, which enabled the successful **transformation of Jameel Finance - Egypt lending platform in just 16 weeks**. This rapid implementation underscores Intellect's unwavering commitment and proven capability to partner with **more financial organizations** in Egypt, ensuring they are equipped to thrive and lead in this competitive landscape."*

The implementation of the platform does not constitute any regulatory endorsement, certification, or approval by the Financial Regulatory Authority and remains subject to Jameel Finance's governance, risk management, and compliance framework.

About Jameel Finance - Egypt

Jameel Finance - Egypt has been operating in the Egyptian market for 26 years through a network of businesses, which has enabled it to successfully expand its services. Jameel Finance Egypt currently offers a wide range of consumer finance and auto finance services to meet customers' needs and improve their quality of life.

The company is registered with the Financial Regulatory Authority (FRA) under License No. (16) of 2020.

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

For media-related info, please contact:

Nachu Nagappan
Intellect Design Arena Ltd
Mob: +91 89396 19676
Email: nachu.nagappan@intellectdesign.com

For investor-related info, please contact:

Praveen Malik
Intellect Design Arena Limited
Mob: +91 89397 82837
Email: praveen.malik@intellectdesign.com