

IDAL/20256-27/SE/29

May 26, 2026

**National Stock Exchange of India Ltd.  
BSE Ltd.**

**Scrip Symbol - INTELLECT  
Scrip Code - 538835**

Dear Sir/Madam,

**Sub: Updates on Investor Conference**

1. This is to inform that the Company's representatives will be participating in the following investor conference for group and one to one meetings.

SL No.	Event	Date	Place
1	Trinity India 2026	May 29, 2026	Hotel Grand Hyatt, Mumbai – In person
2	Axis Capital's Rising Stars Conference	June 2, 2026	

2. In continuation to our intimation letter dated May 22, 2026, bearing reference - IDAL/2026-27/SE/28, we have enclosed the presentation for the investors interaction session scheduled tomorrow, May 27, 2026.

This is for your information, please take this on records and oblige.

Thanking You,

For **Intellect Design Arena Limited**,

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

# Enterprise AI: The Next Frontier

Opportunity & Strategic Vision 2026

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Chairman & Managing Director  
Intellect Design Arena Limited

# Legal Disclaimer

## Strategic Discussion Only

This document is provided for informational and educational purposes to share strategic perspectives on Enterprise AI. It does not constitute a financial forecast, revenue guidance, or an offer for investment. It is intended as a friendly briefing to learn from stakeholders on industry trends and Intellect's architectural evolution.



# Executive Agenda

## Section 1

The Impact of AI

## Section 2

Defining the AI Stack:  
From ML to Agentic AI

## Section 3

Tech Stacks and Human  
Benefits: The Enterprise  
Reality

## Section 4

Where AI Works:  
Navigating Promises vs  
Reality

## Section 5

At Intellect: The Purple  
Fabric Platform

## Section 6

Revenue Perspectives  
and Economic Impact

## Section 7

Operationalising AI for  
Business Impact

## Conclusion

Intellect's Moat and the  
Exciting AI Track Ahead

SECTION 01

# The Impact of AI

# The Massive Financial Tech Tailwinds

## Macro Value Injections

According to comprehensive industry consensus models, GenAI stands to inject between **\$200 Billion and \$340 Billion in annual operating value** directly into the global banking sector.

This is not an incremental optimization cycle; it represents a structural rewriting of traditional corporate tech spending paradigms.

# \$340B

Annual Global Banking AI Value Lift

# 34.2%

Projected Enterprise AI CAGR (2024-2030)

# The Dual Impact of AI

## IT Industry Transformation

- ✓ Shift from labor-intensive to intelligence-dense models
- ✓ Compression of development and testing life cycle
- ✓ Competitive edge redefined by proprietary data / logic

## Global Sector Influence

- ✓ Industrialisation of cognitive decision-making
- ✓ Hyper-personalisation of the digital experience
- ✓ Operational efficiency driven by autonomous agents

# Three Pillars of AI Impact



## IT Industry

Migration from manual coding to autonomous multi-agent orchestration. Structural compression of traditional labor factories.



## Mainstream Industry

Transition from legacy batched processing to real-time deterministic workflows. Re-engineering operational efficiency layers.



## Intellect Design

AI-First design since 2023.  
Transitioning from point-solutions to high-margin Business Impact AI Platforms.

# AI Impact on Intellect

Intellect is pivoting from a product company to a full-stack AI-first platform company

**Architectural Advantage:** Leveraging eMACH.ai to integrate intelligence at the core

**Intellectual Property:** 36+ Patents securing the deterministic AI moat

**Market Readiness:** Moving past experimentation to production-grade deployment

80%

Potential acceleration in non-functional testing and core build processes

SECTION 02

# **The AI Taxonomy: What is AI?**

# The Evolution of AI



## Algorithmic AI

Machine Learning and structured algorithms focusing on pattern recognition and linear logic



## Generative AI

Foundation models capable of creating new content, but often lacking deterministic reliability



## Agentic AI

Autonomous agents with self-judgment capabilities, designed for complex task execution

# | The Modern Ecosystem

## Foundation Stacks

**Vectorization:** The process of converting data into mathematical dimensions for AI retrieval

**Neural Networks:** The "wiring" that enables deep learning and complex inference

**Foundation Models:** Large-scale trained models serving as the base for enterprise intelligence

## Leading Frontier Tools

Orchestrating intelligence through best-of-breed ecosystem components:

Cursor

Claude

Anthropic

# | Cognitive Amplification

# 3D

## Intelligence vs Linear Logic

The ultimate outcome of the AI stack is not just automation, but **Cognitive Amplification** – augmenting human intelligence to solve multidimensional problems with higher accuracy and speed

SECTION 03

# Tech Stacks Translating to Human Benefits

# Progression of Automation

## CNC Machines

Deterministic  
sequence of  
mechanical actions

## Robotics

Programmable  
automation for  
repetitive tasks

## Robotic AI

Introduction of  
self-judgment within  
fixed boundaries

## Autonomous Systems

Self-decision AI with  
deterministic  
outcomes


# What is Enterprise Software?

## Multidimensional Architecture

Enterprise systems are not simple apps; they are MDML (Multi-dimensional Multi-layer) constructs:

 Multi-Product / Multi-Segment

 Multi-Tech Stack Integration

 Global/National Regulations

## Complexity Index

The high complexity index means every small change generates more work disproportionate to the cost savings promised by legacy automation

# 8x

Multiplier of maintenance effort over initial build effort

# Software Workstreams

## 01. Requirements

Managing the "What" and "Why"

## 02. Architecture

Designing the structural integrity

## 03. Build

The core development and engineering phase

## 04. Testing

Functional & Non-functional validation

## 05. Security

Inherent defense-in-depth design

## 06. Maintenance

24x7 operational reliability

# Problems We Solve for the Industry

## **Customer Experience**

Digital Experience design and hyper-personalized interaction layers

## **Operational Excellence**

Streamlining efficiency through intelligent process automation

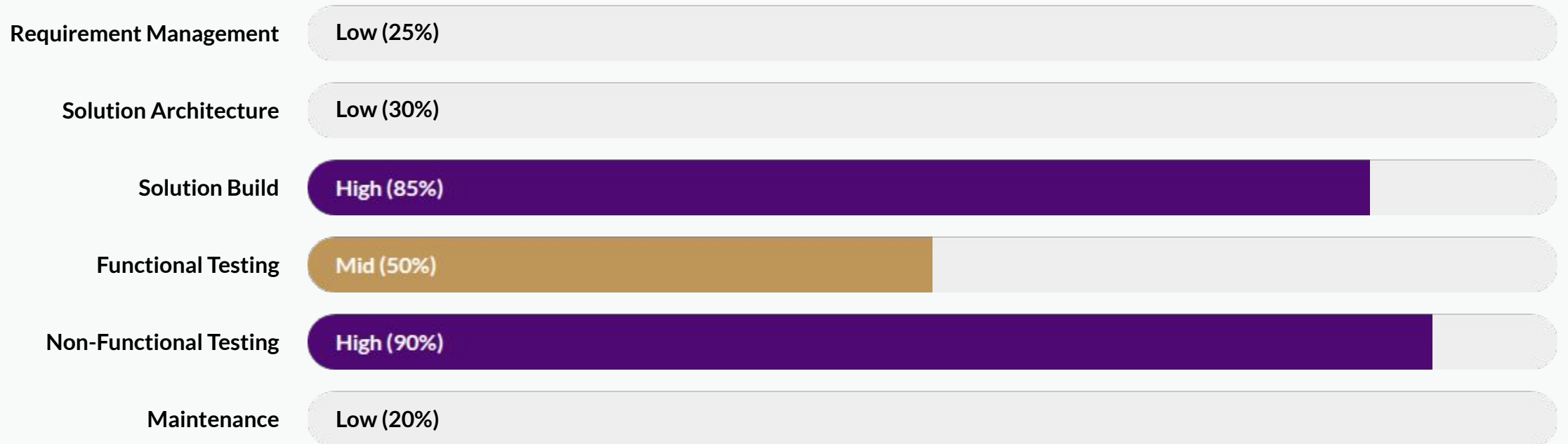
## **Risk & Security**

Advanced risk management and 24/7 security design protocols

## **Product Innovation**

Accelerating the design and launch of new financial products

# Heatmap: AI Impact of Workstreams



SECTION 04

# **Where is AI Working & Where is it Not?**

# AI Success Domains

AI is delivering measurable value today in domains where "close enough" is effective or where high-speed extraction is key:



## Customer Service

Managing inquiries where 80% accuracy fulfills initial user needs



## Voice Systems

Natural language recognition and automated transcription



## Doc Extraction

Rapid identification and extraction of data from structured/unstructured files

# | The Benefit Gap

## Why the Promise is Unfulfilled

**Cost Barrier:** Extremely high LLM and Token expenditure

**Wasted Intelligence:** Massive token waste due to poor architectural knowledge

**Problem Selection:** Solving the wrong problems or solving them wrongly

## Systemic Issue

Gen AI is often applied linearly to 3D enterprise problems. This mismatch creates hallucinations and reliability failures in high-consequence environments.

# Intellect Research #1

## Linear AI Application

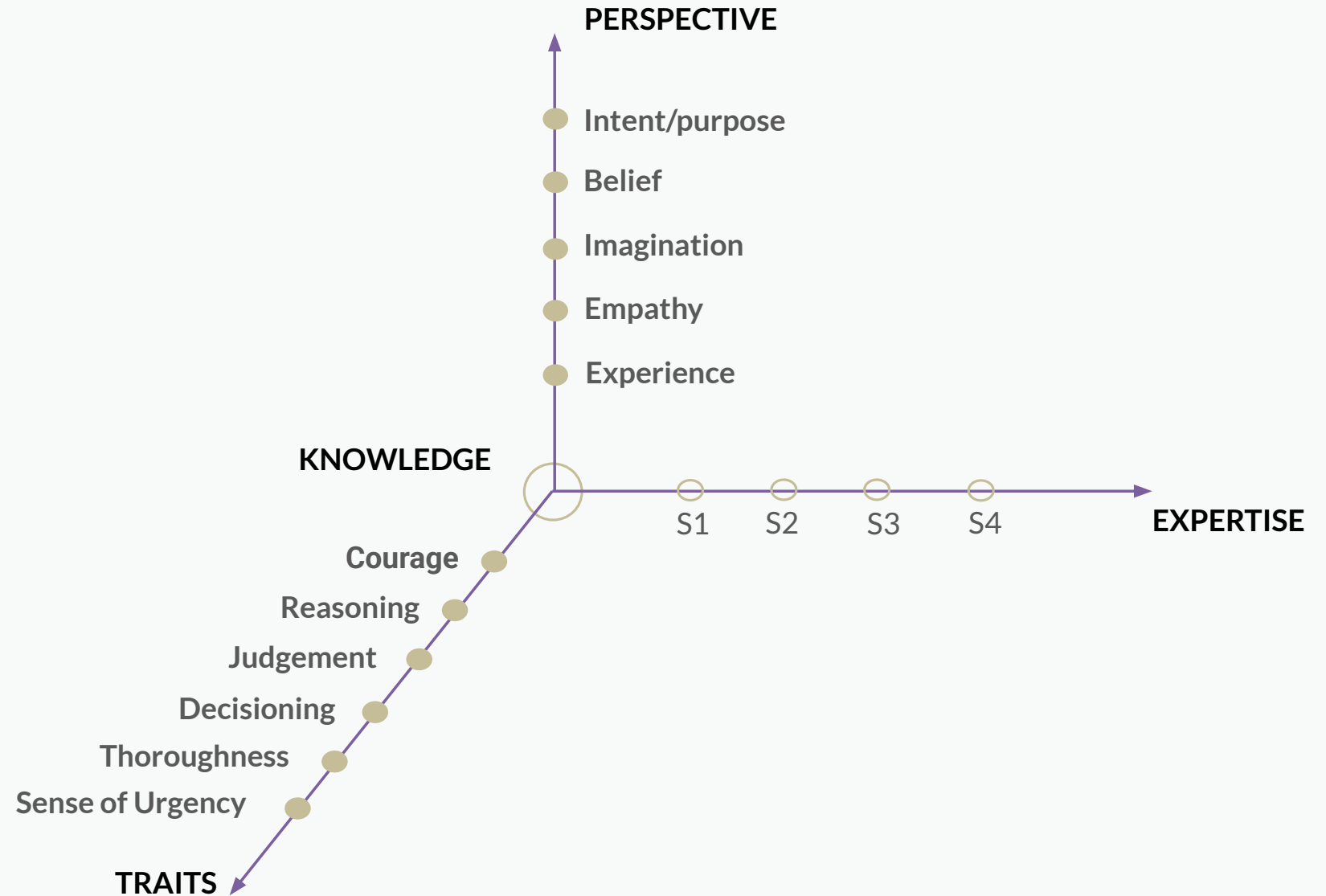
One input leads to one output. Great for chat, poor for complex banking transactions.

## 3D Enterprise Intelligence

Context-aware, multidimensional reasoning. Cross-referencing regulations, historical data, and current state.

**Enterprise Problems are 3D. They require 3D AI Solutions.**

# Human intelligence vs AI



# Intellect Research #2

## The 14-Layer AI Iceberg

Just as Palantir architects intelligence, Intellect's 14-layer architecture ensures orchestration beyond the surface.

**Visible:** Digital Interface & Simple Bots.

**Deep Layers:** Vector Databases, Contextual Reasoning, Deterministic Knowledge Engines, and Governance Stacks.

USER  
INTERFACE

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14 HIDDEN  
LAYERS

Orchestration, Memory, Reasoning, Logic

# Wiring of 14-Layer Architecture of AI

Below the surface lurks the real challenge of sustainable enterprise AI, capable of business impact delivery at scale



## UI for AI

- ❑ Out of Box Conversation UI
- ❑ Embed in 3<sup>rd</sup> Party Messenger App
- ❑ Build Your Own Agent App UI
- ❑ Embed in Existing Agent App
- ❑ Chat Widgets

## Agent APIs

- ❑ Agent APIs
- ❑ Multi-Agent APIs
- ❑ Agentic Business Process APIs
- ❑ Business Process Status Check
- ❑ Business Process Completion Notification

## Agent Governance

- ❑ Agent Design
- ❑ Agent Versioning
- ❑ Agent Publishing
- ❑ Agent Entitlements
- ❑ Agent Documentation

## Enterprise AI Requirements

- ❑ Multi-Tenancy
- ❑ Multi-Workspace
- ❑ User Roles, Permissions and Entitlements
- ❑ Enterprise Data, Agent Access Controls
- ❑ Rate & Token Limiting

## Data Sources & Connectors

- |                   |                 |
|-------------------|-----------------|
| ❑ Structured      | ❑ Database      |
| ❑ Semi Structured | ❑ REST API      |
| ❑ Un Structured   | ❑ email         |
|                   | ❑ File System   |
|                   | ❑ Cloud Storage |

## PaaS & Frameworks

- ❑ Containers & Orchestration
- ❑ Message Queues
- ❑ Identity & Access Management
- ❑ API Gateway
- ❑ Open Source Agent Frameworks

## Agent Security & Guardrails

- ❑ Masking
- ❑ Grounding
- ❑ Prompt Defense
- ❑ Toxicity Detection
- ❑ Hallucinations

## Agent Observability

- ❑ Traceability
- ❑ Explainability
- ❑ Monitoring
- ❑ Audit Trails
- ❑ Metrics Dashboards (Token Usage, Costs)

## Agent Frameworks

- ❑ RAG – Retrieval Augmented Generation
  - Self Query, Multi Query
  - Prompt Enrichment
  - Query Planner
- ❑ ReACT (Reason & Act)

## Agent Orchestration

- ❑ Multi-Agent Orchestration
- ❑ Static (Predefined)
- ❑ Dynamic (Reasoning based)
- ❑ Agentic Business Process Automation
- ❑ Agent Short & Long Memory

## Enterprise Knowledge

- ❑ Embeddings
- ❑ Re Rankings
- ❑ Chunking
- ❑ Meta Tagging, Labelling, Filtering
- ❑ Storage & Retrieval

## LLM Optimization

- ❑ LLM Choice per Agent
- ❑ LLM Benchmarking (Cost, Accuracy, Speed)
- ❑ LLM Load Balancing
- ❑ LLM Retry
- ❑ LLM PTUs` – Provisioned Throughput Units

## Databases & Memory

- ❑ SQL Database
- ❑ noSQL Database
- ❑ Vector Databases
- ❑ In Memory Database

## Foundation Models



# Intellect Research #3

## Intelligence Accuracy Framework

**K**

### Knowledge

The base layer of truth and enterprise data

**R**

### Reasoning

The logic applied to knowledge to derive intent

**C**

### Calculation

Deterministic verification of the reasoned output

SECTION 05

# **At Intellect: The Purple Fabric Platform**

# Purple Fabric

## Business Impact AI Platform

Purple Fabric is engineered not for experimentation, but for solving high-consequence enterprise problems

8

Stacks of Technology

18

Research Groups

### Core DNA

**Deterministic Knowledge:** Ensuring the AI never operates outside the bounds of defined enterprise truths

# Corporate Knowledge Capital

## The Macro Real Estate Shift

Over the last 30 years, global banks invested billions to deploy modern relational databases to manage structured tracking data

**The Next Cycle:** Institutions must now acquire sovereign cognitive platforms to anchor, analyze, and defend their massive unstructured proprietary memory assets<sup>[4]</sup>

## Private Cloud Realities

Systemically critical financial organizations cannot risk shared public cloud multi-tenant exposures. They will deploy private knowledge architectures inside their own secured parameters. **Intellect is the only partner built for this reality.**

# Defensible Infrastructure Moats

36

Granted Global Patents

22+

Active Multi-Agent Patents in Pipeline

## Domain Specialization

Generic technology suppliers view banking logic as a secondary addressable market vertical. Intellect treats institutional finance as our core genetic foundation.

## Upcoming Horizons

Rolling out across subsequent system iterations: **PF Zero-Trust Security Mesh**, **PF Fault-Isolated Validation**, and complete **PF AIDLC Development Cycles**.

# 5 Phases of Platform Adoption



# 6 Stages of Enterprise AI Progression

01

Ad-hoc chatGPT usage to Institutional curiosity

The Curiosity Gap

02

Manual labour to Copilot-powered workflows

Augmented Productivity

03

Single tasks to collaborative intelligence

Multi-Agent Orchestration

04

Information silos to the 'Corporate Brain'

Knowledge Synthesis

05

Black box risks to production-grade trust

The Governance Fortress

06

Pilot experiments to Real Business Impact

Value Realisation

Data to knowledge

Knowledge to intelligence  
AI to Enterprise  
Connected Intelligence

Where are you in your enterprise AI journey?

Production Grade or Pilot Grade?

If your AI cannot be trusted with live financial flows, it is not production-grade

## Our Promise and Thesis

Enterprises will need their own platform like ERP to manage their knowledge moat.

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Large banks will have their own platform on their own cloud.

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All employees of Service sector must participate in AI journey not use case based.

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Enterprises will need integrated Digital workforce harmonised within their own environments.

SECTION 06

# Revenue Forecast & Operational Impact

# Purple Fabric's Revenue Impact

## AI-First Products

Better value and winning rates across our core offerings. PF-enabled products deliver measurable outcomes that legacy competitors cannot match

## Internal Productivity

Utilizing PF for Intellect's own engineering and operations, driving significant cost reduction in delivery and maintenance

# eMACH.ai: 4 Cognitive Disciplines

## **Design Thinking**

User-centric problem  
solving

## **First Principles**

Deconstructing  
complexity

## **Framework Thinking**

Structured scalability

## **System Thinking**

Integrated, holistic logic

**Result:** Fully composable and contextual products that define the next generation of banking software

SECTION 07

# **Operationalising AI for Business Impact**

# Monetisation & GTM Strategies

Revenue Stream	Application Area	Value Proposition
Direct Impact AI	Insurance Underwriting, Submissions	24/7 automated ingestion & risk assessment.
Applied Modules	PF Credit, Trade, GRC, Advisory	AI-First overlays for legacy structural cores.
Platform (Big Bet)	Sovereign Platform-as-a-Service	Banks owning their proprietary knowledge moat.

## Conclusion: The Exciting AI Track

# The Outlook

“We have built something which is unique and perhaps much ahead of the market need. I am here to learn from you on how we can monetize this asset, together”



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