IDAL/2026-27/SE/119 **November 26, 2026**

National Stock Exchange of India Ltd
BSE Ltd.

Scrip Symbol - INTELLECT
Scrip Code - 538835

Dear Sir/Madam,

Sub: Intellect Investors Technology Day 2026 - Presentation

In continuation of our earlier intimation dated November 17, 2026, regarding **Intellect Investors Technology Day 2026**, scheduled to be held on Thursday, November 26, 2026, from 4:00 PM to 6:00 PM IST, we have enclosed the presentation to be showcased during Technology Day 2026.

Kindly take the above information on record.

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

PRAKASH BHARADWAJ
Digitally signed by PRAKASH BHARADWAJ
Date: 2026.11.26 15:13:01 +05'30'

Prakash Bharadwaj
Company Secretary and Compliance Officer
ACS-37214

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Intellect Investors Technology Day

Beyond the AI Hype

26 Nov 2026



Safe Harbour Statement

Certain statements in this release concerning our future prospects are forward-looking statements. Forward-looking statements by their nature involve a number of risks and uncertainties that could cause actual results to differ materially from market expectations. These risks and uncertainties include, but are not limited to our ability to manage growth, intense competition among Indian and overseas IT Products companies, various factors which may affect our cost advantage, such as wage increases or an appreciating Rupee, our ability to attract and retain highly skilled professionals, time and cost overruns on fixed-price, fixed-time frame contracts, client concentration, restrictions on immigration, our ability to manage our international operations, reduced demand for technology in our key focus areas, disruptions in telecommunication networks, our ability to successfully complete and integrate potential acquisitions, liability for damages on our service contracts, the success of the companies in which Intellect Design Arena has made strategic investments, withdrawal of governmental fiscal incentives, political instability, legal restrictions on raising capital or acquiring companies outside India, unauthorised use of our intellectual property and general economic conditions affecting our industry.

Intellect Design Arena may, from time to time, make additional written and oral forward-looking statements, including our reports to shareholders. These forward-looking statements represent only the Company's current intentions, beliefs or expectations, and any forward-looking statement speaks only as of the date on which it was made. The Company assumes no obligation to revise or update any forward-looking statements.

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Agenda

1. **Opening & Welcome**
   Welcome remarks, introduction of participants.
2. **Our AI Journey**
   Our Learnings and Experiences
3. **Beyond the AI Hype**
   AI Market, Reality vs Hype, MSOCK, Demos
4. **Growth by Design**
   Our 10 yr Journey and Growth Model
5. **Summary**
   Connecting the Dots
6. **Q n A**
   Questions

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2.

Our AI Journey



3.

Beyond the AI Hype



From the AI market to MSOCK in action

3.1	**The AI market today**	Spending, stock moves and adoption
3.2	**What we are seeing**	215 CXO conversations, a decade in production
3.3	**Why reality lags the hype**	The challenges inside a regulated institution
3.4	**Introducing MSOCK**	What it is and how it works
3.5	**Live demo**	MSOCK on a real banking system
3.6	**Why it lasts**	What it means for investors

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BEYOND THE HYPE

Markets are betting on AI. Enterprises are still waiting for returns

WHAT MARKETS ARE PRICING IN

$730bn

2026 capex of the four largest hyperscalers

-6%
Indian IT stocks in a day, Feb 2026

-13%
IBM, its worst day since 2000

WHAT ENTERPRISES ARE REPORTING

37%

see any profit impact from AI, flat in a year

56%
of CEOs see no revenue or cost benefit from AI

50%+
of GenAI projects expected to overrun budget

AI is getting cheaper. Making it work inside a regulated institution is hard, and that is where the value is.

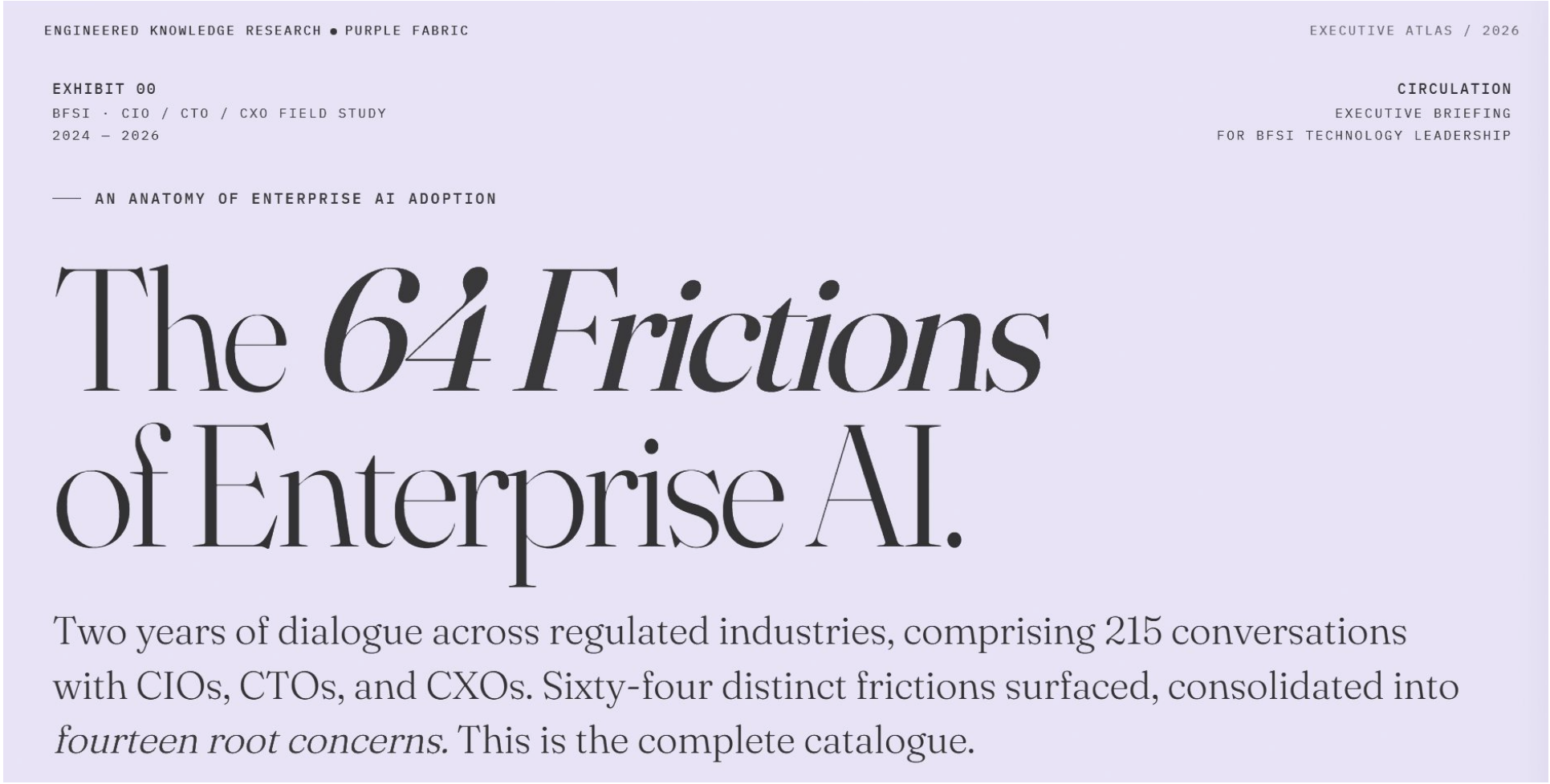
Sources: Amazon, Alphabet, Microsoft and Meta Q3 2026 results · Rest of World and Bloomberg, Feb 2026 · McKinsey, State of AI, Aug 2026 · PwC, Global CEO Survey, Jan 2026 · Gartner, Hype Cycle for GenAI, May 2026. Market data, not Purple Fabric benchmarks.

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WHAT CXOs TOLD US

Enterprise AI adoption: the friction points

215 conversations with CIOs, CTOs, CROs and CEOs across regulated industries



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WHAT CXOs TOLD US

64 frictions, consolidated into 14 root concerns

215 CXO conversations · **64 frictions**, each mapped to the executive who feels it and the capability that resolves it

01 C14 Enterprise Scaling	02 C1 Strategy-to-Outcome	03 C1 Use-Case Prioritisation	04 C1 Investment Convergence	05 C1 PoC-to-Production	06 C1 Pilot Purgatory	07 C1 ROI Proof	08 C1 ROI Baseline
09 C1 Value Attribution	10 C2 AI Budgeting	11 C2 FinOps & Chargeback	12 C2 Token Budget	13 C3 Agent Identity	14 C3 Agent HR Lifecycle	15 C3 Agent Entitlements	16 C3 Tool & API Risk
17 C4 Activity Monitoring	18 C4 Control Plane	19 C4 Runtime Policy	20 C5 Fragmented Governance	21 C5 Model & Agent Risk	22 C5 MRM Model Switching	23 C6 Decision Traceability	24 C6 Evidence Pack
25 C6 Decision Provenance	26 C4 Human-in-the-Loop	27 C4 Pause-Review-Resume	28 C4 Maker-Checker	29 C4 Autonomous Accountability	30 C6 Output Trust	31 C7 Prompt Injection	32 C7 Indirect Injection

← → NAVIGATE · F FULLSCREEN

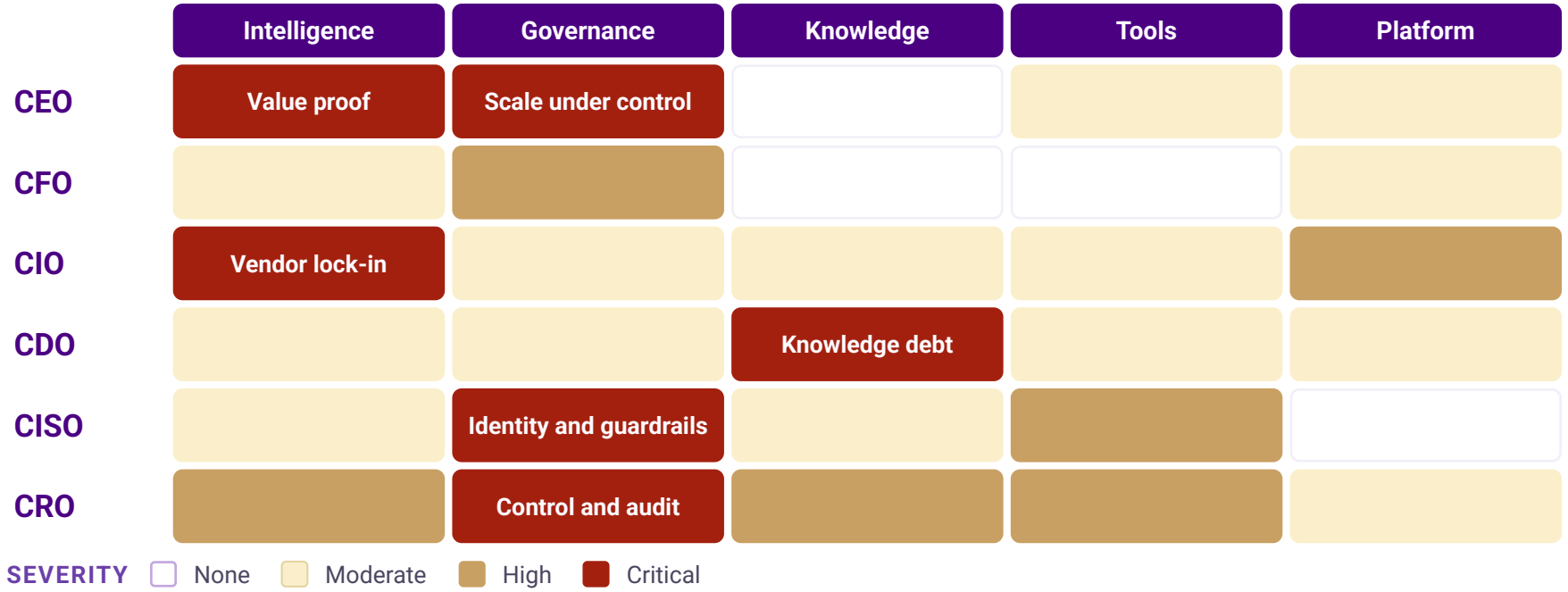
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WHAT CXOs TOLD US

In 215 CXO conversations, not one critical blocker was the AI model

64 blockers (‘frictions’), rated by severity, by executive



6

critical blockers out of 64

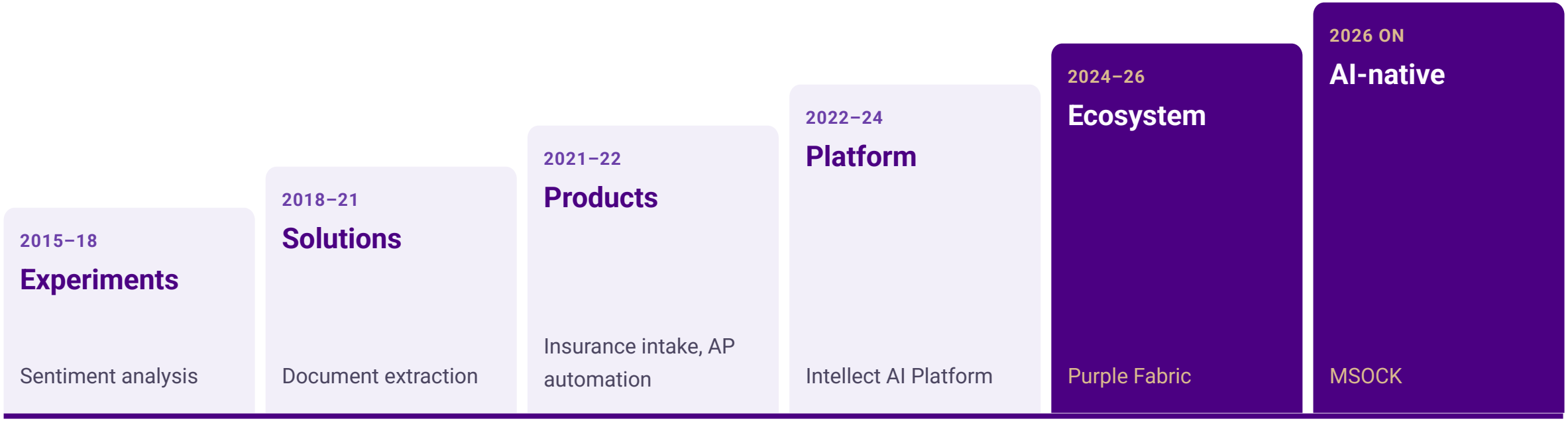
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about the AI model itself

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A DECADE OF APPLIED AI

Ten years of AI in production, from first experiments to MSOCK



SIX WAVES, EACH TESTED IN PRODUCTION

A review of every product found the same gap: knowledge and context.

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THE ROOT CAUSE

The gap is knowledge and context. A better model alone will not close it

Accuracy multiplies across three factors. AI labs supply only one.

KNOWLEDGE
85%
From the enterprise

×

REASONING
95%
From the model

×

CONTEXT
90%
From the enterprise

=

OUTCOME
73%
What the enterprise gets

ACCURACY THE ENTERPRISE GETS



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AGENDA

From the AI market to MSOCK in action

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TWO JOBS FOR AI AGENTS

AI agents now do two jobs: running the enterprise and changing it

RUN THE ENTERPRISE OPERATIONS

Agents do the operation's work

40% of large organisations are scaling AI agents

- Underwriting
- Trade documents
- Payments recon

PURPLE FABRIC

Digital Experts that do the work

CHANGE THE ENTERPRISE TECHNOLOGY

Agents do the engineering work

31% of large enterprises are scaling coding agents

- Requirements
- Code and tests
- Release

MSOCK · TODAY'S FOCUS

Every change grounded in what the institution knows

Both depend on what the institution knows. Today's focus: changing the enterprise.

Source: McKinsey, The State of AI in 2026, Aug 2026.

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THE BUSINESS CHALLENGE

The pace of change is now set outside the enterprise

Five pressures every financial services leader faces at once, and the question each one raises.

Competition from new fintechs

17%

fintech share of revenue among top players[1]

SPEED TO MARKET

Can we launch before our competitors?

Regulatory change

45%

of firms say they handle regulatory change well, down from 59%[2]

REGULATORY CHANGE

Can we comply without breaking things?

Legacy core

~70%

of bank IT budgets go to keeping old systems running[3]

LEGACY MODERNISATION

Can we escape our 20-year-old core?

Cost pressure

51%

of bank executives missed their cost-saving targets[4]

COST AND PRODUCTIVITY

Can we do more with the same budget?

Customer demands

23%

of corporate clients say their bank's digital service meets their needs[5]

RESILIENCE AND QUALITY

Will it stay up, and stay right?

Every pressure ends as a change to systems. AI was meant to speed that up.

Sources: [1] McKinsey, Global Banking Annual Review 2026, May 2026 (top 1,000 banks and top 1,000 fintechs by valuation, 2021 to 2025) · [2] CUBE, Cost of Compliance Report 2026, Nov 2026 (about 2,000 respondents) · [3] Accenture, Banking Trends 2026 · [4] [5] Capgemini, World Corporate and Investment Banking Report 2026, Mar 2026 (150 bank executives). Figures describe the market, not an MSOCK benchmark.

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THE AI PARADOX

AI made coding faster.
It has not made the enterprise faster.

The bottleneck moved from writing code to understanding the systems around it.

Plan the change	Understand the system	Write the code	Test the change	Release and govern
STILL MANUAL	STILL MANUAL	AI-ACCELERATED	STILL MANUAL	STILL MANUAL

WHAT AI SPED UP

30–40%

faster coding with AI agents

WHAT THE BUSINESS GETS

<10%

overall gain: planning, testing and release are still manual

WHAT THE CFO SEES

93%

of enterprises are over their AI budget, and spend is still rising

The business needs the whole change delivered faster, not just the code.

So what is missing?

Sources: Forrester, Agentic Software Development Takes The Lead, June 2026 · McKinsey, The Cost of Intelligence: How CIOs Can Manage AI Demand at Scale, July 2026. Figures describe the market, not an MSOCK benchmark.

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AI IN SOFTWARE, CLARIFIED

Four levels of AI in software. Only level 4 knows the enterprise

LEVEL 1

AI-assisted coding

Suggests the next line

Copilot, Cursor autocomplete

Scope: a file

Missing: context beyond the file

LEVEL 2

Agentic coding

Completes a task across files

Claude Code, Cursor agent, Codex

Scope: a codebase

Missing: other systems and the rules

LEVEL 3

Agentic engineering (AIDLC)

Runs the full lifecycle, with human sign-off

AI-DLC and similar methods

Scope: a project

Missing: knowledge that carries over

LEVEL 4

Knowledge-grounded engineering

Grounds every change in all your systems

MSOCK

Scope: the enterprise

Adds: the institution's knowledge

MSOCK works with levels 2 and 3, and adds the knowledge that makes them safe.

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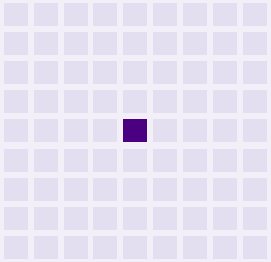
Coding agents see a bank through a keyhole. MSOCK sees all of it

Example: one lending platform with 5m lines of code, connected to 80 other systems. The bank changes one lending rule.

LEVEL 2

Agentic coding

e.g. Claude Code



1 of 81

systems in view, a small piece at a time

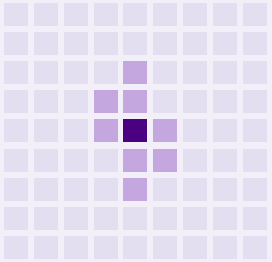
Fast, but risky

Code changes in minutes; knock-on effects surface later.

LEVEL 3

Agentic engineering

e.g. AIDLC, with human checks



1 of 81

in view, plus what reviewers remember

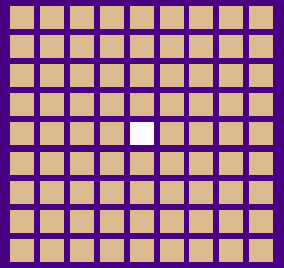
Safer, but slow

Every step waits on experts and what they remember.

LEVEL 4

MSOCK

Knowledge-grounded engineering



81 of 81

systems in view, and how they connect

Fast and safe

Effects known before the change: 40% faster, 60% lower cost.

A fast builder still needs the blueprint. MSOCK is the blueprint of the bank.

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WHY IT IS ESSENTIAL

Databases made data queryable. Git made code versioned. MSOCK makes knowledge computable

	1977 DATA	2005 CODE	2026 KNOWLEDGE
SYSTEM OF RECORD	**Relational database**	**Code repository (Git)**	**MSOCK** **System of Connected Knowledge**
EXAMPLE: CHANGING A HOME-LOAN LTV CAP	Holds each loan's current LTV ratio	Holds the code that enforces the 80% cap	Knows every product and control the cap touches, and the policies / rules behind it
WITHOUT IT	No single version of the truth	No safe review or roll-back	AI changes what it does not understand

AI should not change a bank without a record of what the bank knows.

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A financial institution is not one system

It is four dimensions, each with its own layers, all changing at once.

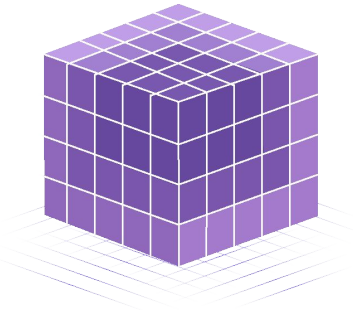
1 FOUR DIMENSIONS

- **Business**
- **Operations**
- **Risk**
- **Technology**

2 EACH WITH ITS OWN LAYERS

- Products · Segments · Personalisation
- User journeys · Processes · Rules
- Credit · Compliance · Controls
- Mainframe · Client-server · Cloud

3 ONE CONNECTED MODEL



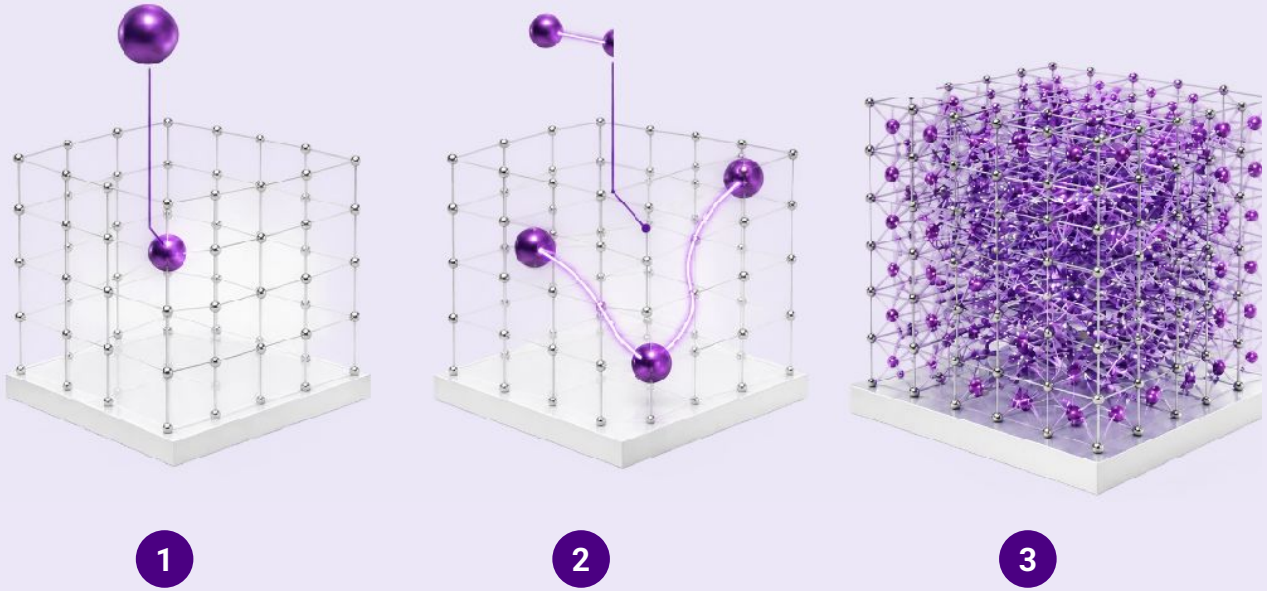
MDML

MULTIDIMENSIONAL MULTILAYER

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GIVE COMPLEXITY A STRUCTURE

A node. A relationship.
A system of connected knowledge



1 2 3

1 Knowledge Node
One unit of what the institution knows

2 Knowledge Relationship
How one unit affects another

3 System of Connected Knowledge
Every node and relationship, connected in one model

A database stores records. MSOCK stores how they connect.

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THE MISSING LAYER

AI knows the world. It does not know your institution. MSOCK adds the layer that does.

It sits in code, documents and people's heads, out of AI's reach.

LAYER 5	**Applications**	Core banking, channels and service
LAYER 4	**Your enterprise's knowledge** MSOCK Rules, products, processes and code, in one map you own	
LAYER 3	**Data**	The records you already hold
LAYER 2	**AI models**	Anthropic, OpenAI, Google: they know the world, not your business
LAYER 1	**Compute**	The processing power AI runs on

WHAT THIS LAYER ADDS

AI that knows your business

- **Grounded**
  Answers come from your own rules, products and code
- **Traceable**
  Every finding links to its source
- **Governed**
  Every change is approved, with a full audit trail

Knowledge stays inside your enterprise.

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MSOCK

Multidimensional Multilayer System of Connected Knowledge

MSOCK is a KnowledgeOS

Computable

AI reasons over your own knowledge.

Visualisable

Teams see how rules, processes, data and systems connect.

Governable

Every change is approved, with a full audit trail.

1977

Relational Database Management System

Structures enterprise data

→

2026

MDML System of Connected Knowledge

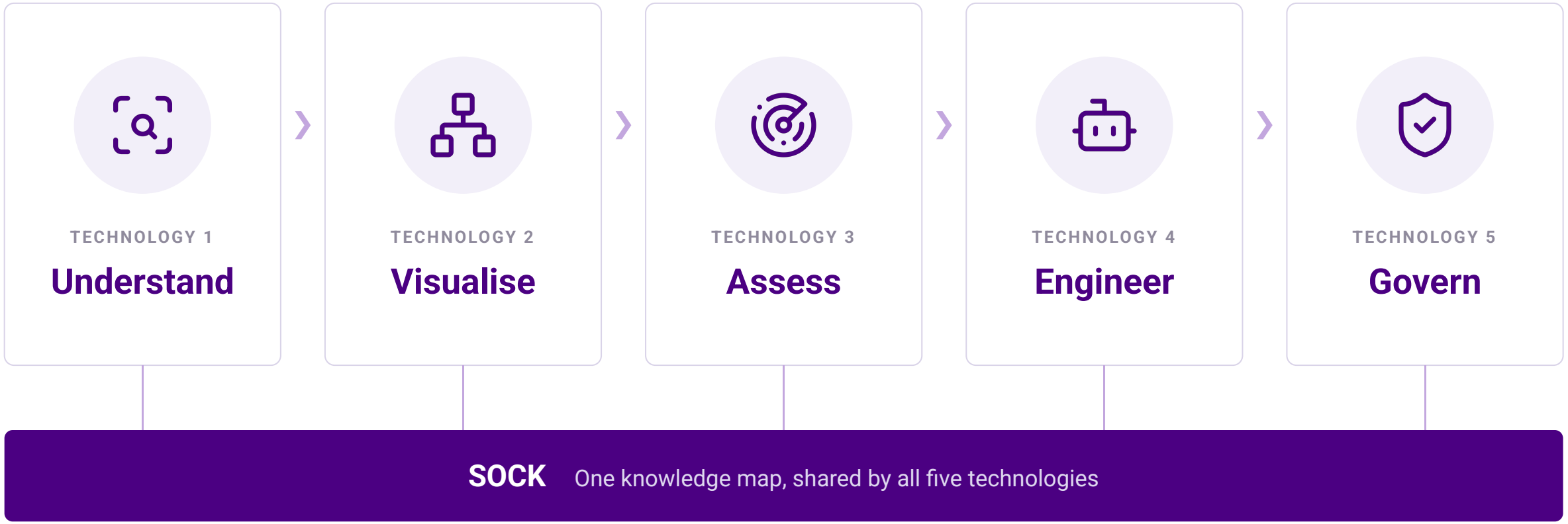
Engineers enterprise knowledge

39 patents filed

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MSOCK is five technologies on one knowledge map

THE MSOCK TECHNOLOGY STACK



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MSOCK turns code, data, documents and expertise into one verified map AI can use

1 WHERE KNOWLEDGE SITS

Code Repositories
Programs and configuration

Database Schemas
Tables and the data catalogue

Product Docs & Artefacts
Specifications, designs, runbooks

Expert Know-how
Gathered from expert interviews

2 HOW MSOCK UNDERSTANDS IT

1	**Capture and freeze**	Each source is snapshotted; gaps are logged up front
2	**Read**	AI turns sources into facts, each citing its exact line
3	**Connect**	Facts are linked and independently checked; people settle conflicts
4	**Organise**	Each item is sorted into the 21 dimensions
5	**Prove and keep current**	Sources re-checked before release; updates refresh only what changed

3 WHAT IT PRODUCES

SOCK

System of Connected Knowledge

21 DIMENSIONS

EVIDENCE ON EVERY ITEM

- Verified in code
- Live system
- AI-read, then reviewed
- Reported by the team

Gaps clearly flagged

Every fact cites its source and every gap is named, so what AI knows can be checked.

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One map shows how everything connects, from customer journey to line of code



1 WHAT THE MAP SHOWS

Every entity	Capabilities, journeys, rules, programs, data and owners, each with evidence
Every relationship	How systems call and feed each other, end to end
Any question	Ask in plain words and get answers with sources

2 ONE MAP FOR EVERY TEAM

Business | **Operations** | **Risk** | **Technology**

Every team works from the same map.

Note: The map shows the 21 dimensions of SOCK; links between them are illustrative.

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Before any change, teams see its blast radius: everything it touches, with evidence

1 TYPE OF CHANGE

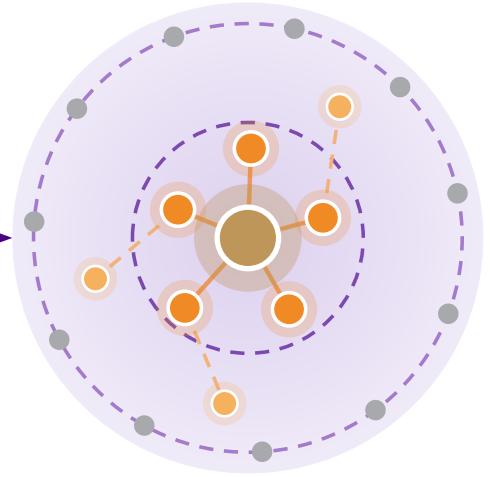
BUILD	New products and features
CHANGE	Changes to existing features
RUN	Incident response and bug fixes
MODERNISE	Legacy modernisation

2 SOCK ASK

Impact Analysis

Traces the change through the map

3 BLAST RADIUS



- **Changed component** — What you intend to modify
- **Directly impacted** — Touched by the change
- **Downstream impact** — Through dependencies
- **Not affected** — Confirmed safe, no rework

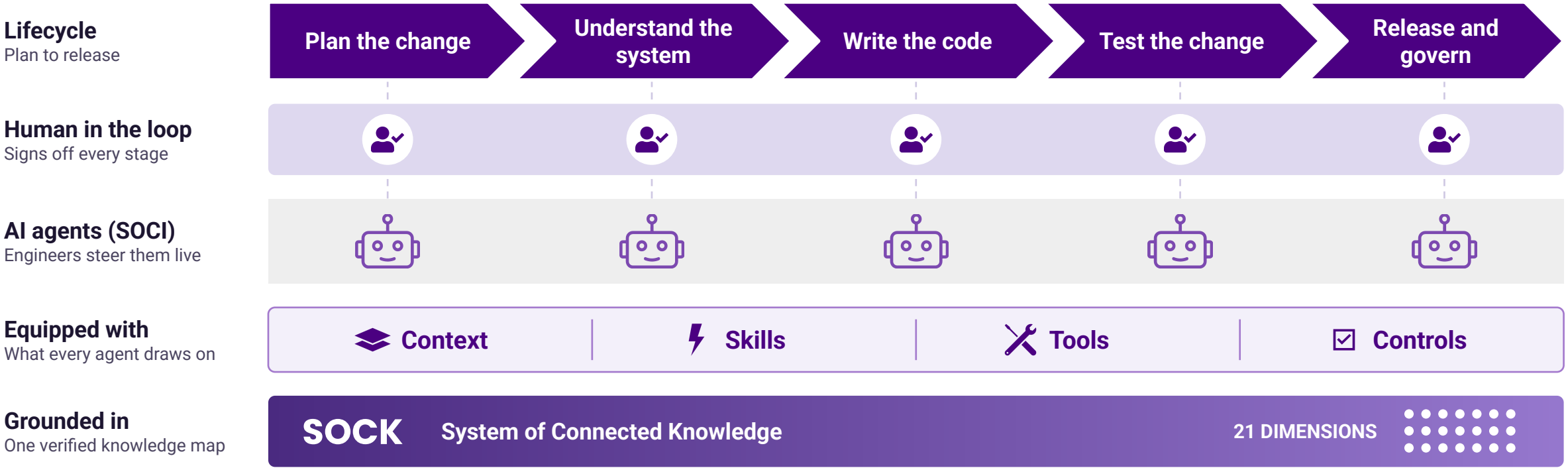
Lists every affected system, code, data and control, with sources

PROOF POINT **Central bank, ‘make Sunday a working day’: 33,443 files checked in advance, one likely failure caught.**

Note: Blast radius shown is illustrative.

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AI agents work every stage, from plan to release, with engineers approving each one



Speed comes from the agents. Control stays with your people.

Also serves Cursor, Devin and other tools.

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The Command Centre runs delivery, so every change is approved on evidence

1 WHAT IT ORCHESTRATES

People
Engineers and approvers

Process
Stages and standards

Knowledge
The knowledge map

Tools
AI agents and developer tools

SOCM Command Centre: runs AI-led delivery (AIDLC), auditable end to end

2 HOW IT GOVERNS

Stages
Work follows set stages

→ **Gates**
Quality checks at every hand-off

→ **Reviews**
People approve each step

→ **Evidence**
An evidence pack for every change

→ **Visibility**
Full view for leaders and auditors

The audit trail is built as the work happens, not after.

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MSOCK – Multi-Dimensional Multilayer System of Connected Knowledge

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AI-Native Engineering System for Financial Services

UNDERSTAND

"Connects all your enterprise knowledge"

- Code Repositories
- Database Schemas
- Product Docs & Artifacts
- Tacit Knowledge

SOCK
System of Connected Knowledge
21 DIMENSIONS

VISUALIZE

"See every entity, relationships and connections"

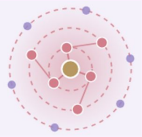


ASSESS

"Know the blast radius before the change accurately"

- **BUILD** – New Capabilities & Features
- **CHANGE** – Existing Capabilities, CRs
- **RUN** – Incident Response & Bug Fixes
- **MODERNIZE** – Legacy Modernization

Impact Analysis



BLAST RADIUS

- Change
- Impacted
- Not Affected

ENGINEER

"Execute development lifecycle with specialized AI agents"

Design → Build → Test → Deploy → Release

HUMAN IN THE LOOP
Approves and authorizes at every stage

AI AGENTS
Grounded and Governed

Context | Skills | Tools | Controls

SOCK
System of Connected Knowledge
21 DIMENSIONS

GOVERN

"Governs Methodology"

Orchestrate people, process, knowledge and tools through a governed & auditable AIDLC lifecycle

Stages → Gates → Reviews → Evidences → Visibility

Business Outcomes

40 % Faster Delivery
Buit in standards, testing and guardrails & AI Automation across the lifecycle

Higher Quality, Stability &
Built in standards, testing and guardrails

60 % Lower Cost of
AI designing and coding faster with human reviews

Scalable & Repeatable
Best practices and knowledge reused across projects

LIVE DEMO

MSOCK in action

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Demo

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Four case studies from client implementations

Each case answers one of the questions financial services leaders are asking.

Can we launch before our competitors?

4×

faster to build a new corporate payments service

A LARGE COMMERCIAL BANK

Can we comply without breaking things?

1

likely failure caught before anything changed

A FINANCIAL INSTITUTION

Can we modernise our 20-year-old core?

4.5×

faster to rebuild a 20-year-old platform

A LEADING BANK

Can we do more with the same budget?

56%

less effort, delivered 3.5 months early

A LARGE BANK †

Knowledge captured once is reused on every project. That reuse, not faster coding, drives these gains.

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A large commercial bank built a new corporate payments service in under two weeks, 4× faster

1 THE CHALLENGE

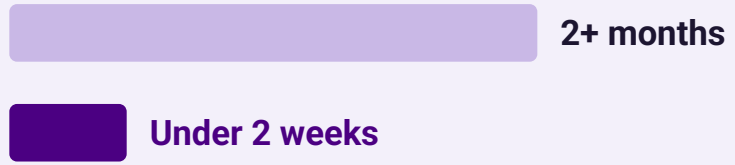
Can we launch before our competitors?

A LARGE COMMERCIAL BANK

Launch a new payments service for corporate clients on a live, high-volume channel that cannot be disrupted.

2 THE RESULT

Time to build the service and hand it over for testing



4×

faster

6+ weeks

saved against the usual approach

Zero Disruption

on a high-volume corporate channel

In context

AI worked from the bank's own rules and code

The speed came from the bank's system knowledge, not from faster coding.

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A financial institution checked 33,443 files and caught a likely failure before any code changed

1 THE CHALLENGE

Can we comply without breaking things?

A FINANCIAL INSTITUTION

An urgent regulatory directive changed the working calendar, across every system, at short notice.

2 THE RESULT

What one line of instruction actually touched

- The calendar rule sat in about 26 places
- Settings alone would get interest wrong
- Daily batch runs would need to change
- Payments may follow their own calendars

1
likely failure caught before any change

33,443
files checked across 27 code repositories

0
lines of code changed to find it

Regulatory change becomes an evidence-backed plan, agreed before anything changes.

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A leading APAC bank rebuilt its 20-year-old trading platform in 4 months, not 18

1 THE CHALLENGE

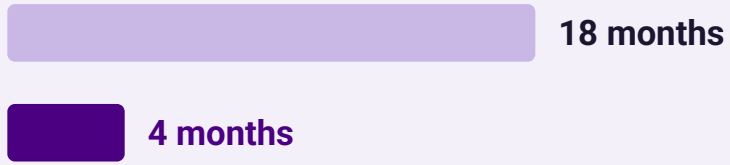
Can we modernise our 20-year-old core?

A LEADING BANK

Rebuild a 20-year-old trading platform on modern technology, when few people still know how the old one works.

2 THE RESULT

Time to rebuild the platform and reach User testing



4.5×
faster

14 months
saved, 78% less time

Weeks
to understand the old system, not months

In Testing
with users now, on modern technology

The gain came from understanding the old system in weeks, not from coding faster.

Client anonymised.

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A large bank rebuilt its wealth system's incentive engine with 56% less effort, 3.5 months early

1 THE CHALLENGE

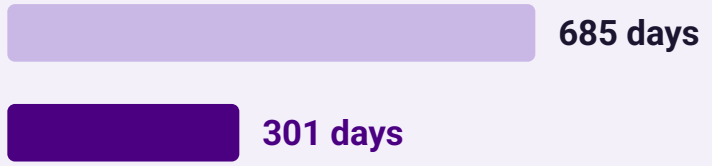
Can we do more with the same budget?

A LARGE BANK †

Rebuild the incentive engine in the bank's wealth system, after three years of deliberation.

2 THE RESULT

Effort to deliver, in working days



56%
less effort

3.5 months
ahead of the original plan

5 of 5
releases ahead of plan

1 defect
in bank-wide testing, zero escalations

Effort fell by more than half, and quality held.

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WHAT THIS MEANS FOR INTELLECT

AI makes code cheaper. Value moves to what the institution knows

WHAT AI MAKES CHEAPER

Writing the code

30–40% faster coding with AI agents

Writing code | Generating tests | Model reasoning

WHAT FEBRUARY'S SELL-OFF PRICED IN

Cheaper code, for everyone

WHAT BECOMES MORE VALUABLE

Knowing the institution

~70% of bank IT budgets go to keeping old systems running

Knowledge | Context | Control

WHERE INTELLECT PLAYS

MSOCK: the knowledge every coding agent needs

$495bn: US financial services tech spend in 2026. Whoever writes the code, every change needs the institution's knowledge.

Sources: Forrester, Agentic Software Development Takes The Lead, June 2026 · Accenture, Banking Trends 2026 · Forrester, US financial services tech spending, Feb 2026.

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WHY IT LASTS

Better models make MSOCK more valuable, and it is hard to copy

Three things AI labs cannot supply

DOMAIN

500+

financial institutions in 62 countries

KNOWLEDGE

39

patents filed on our 21-dimension model

TRUST

ISO 42001

and SOC 2 Type 2; data stays with the client

FOR INVESTORS — **Every gain in AI models multiplies through our layer. Better AI makes MSOCK worth more.**

RESEARCH — **With Columbia University and Hyperscalers, on how far AI agents can safely act**

MSOCK makes AI understand how your bank really works.

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HOW PURPLE FABRIC AND MSOCK FIT TOGETHER

One architecture to run the enterprise and to change it

	RUN THE ENTERPRISE OPERATIONS **Purple Fabric**	CHANGE THE ENTERPRISE TECHNOLOGY **MSOCK**
Enterprise governance	**Governance and guardrails** One audit trail across every agent	**SOCM, the Command Centre** Every change approved on evidence
Applied intelligence	**Digital Experts** 500+ agents across the banking lifecycle	**SOCI** Engineering agents that plan, build and test
Engineered knowledge	**Enterprise Knowledge Garden** Policies, products and data, connected and cited	**SOCK** The bank's systems mapped in 21 dimensions
ANY FRONTIER MODEL	**Anthropic · OpenAI · Google · Open source**	
RUNS ON	**Purple Fabric cloud or the institution's private cloud. Knowledge stays inside.**	

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WHY ONE PLATFORM COMPOUNDS

One platform compounds: each use case and each entity costs less

The choice every financial group faces

FRAGMENTED VENDORS

Bank	Insurance	Wealth	Lending	Investments

Every use case rebuilt, every control repeated

ONE GOVERNED PLATFORM

Bank	Insurance	Wealth	Lending	Investments

One knowledge, agent and governance layer

Built once, reused by every entity

KYC done once

Compliance approved once

Fraud signals shared group-wide

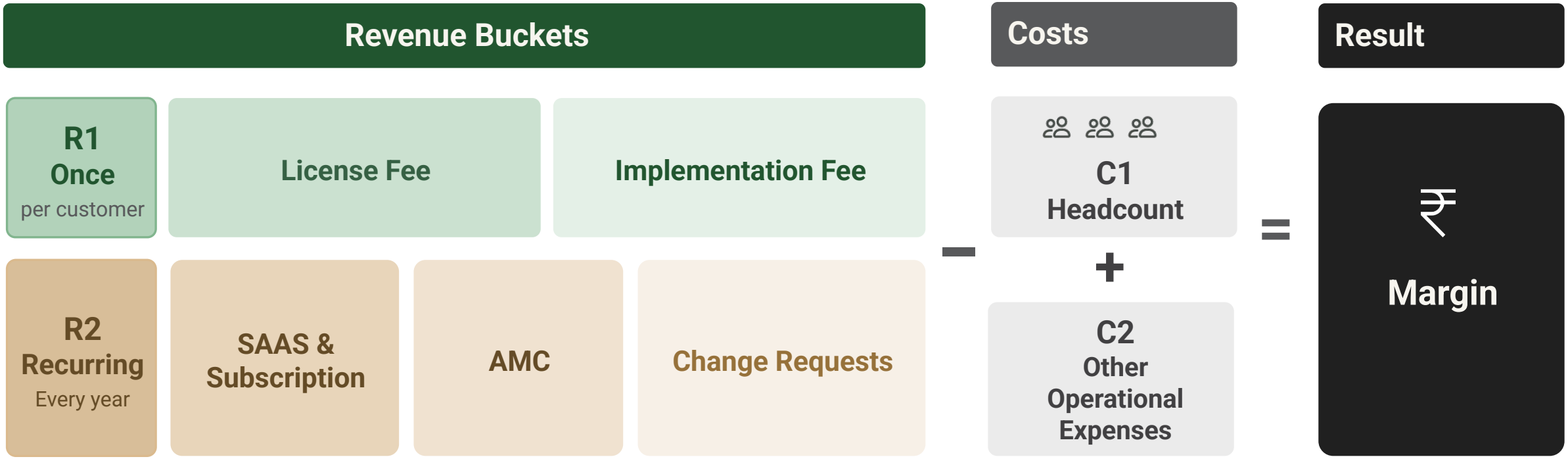
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4.

Growth by Design



Our Revenue Streams – Definitions



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One Portfolio, 3 Enabling Platforms

COMPOSABILITY

eMACH.ai Product Portfolio

Composability, reuse and scalability across products and markets

AI DIFFERENTIATION

Purple Fabric – Enterprise AI Platform

AI-led differentiation and measurable business impact

CONNECTED KNOWLEDGE

MSOCK – AI Native Engineering System for FS

Connected knowledge capabilities and potential for additional enterprise value

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One Portfolio, 3 Enabling Platforms

Across Business, Operations and Technology

COMPOSABILITY

eMACH.ai Product Portfolio

Consumer Banking

- Core Banking
- Lending
- DEP – Digital Engagement Platform

Wholesale Banking

- CTX – Corporate Treasury Exchange
- DTB – Digital Transaction Banking
- Payments (Digital & Payments)
- TSC – Trade & Supply Chain Finance

Wealth & Capital Markets

- Wealth Management
- Custody

Insurance

- Commercial Insurance

AI DIFFERENTIATION

Purple Fabric Enterprise AI Platform

All Agents embedded in eMACH.ai products are built using PF

CONNECTED KNOWLEDGE

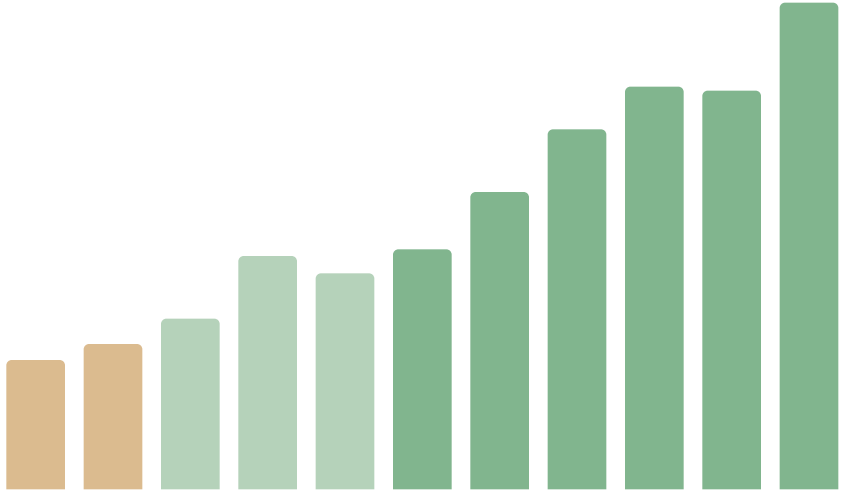
MSOCK – Multi-Dimensional Multilayer System of Connected Knowledge Platform

AI-Native Engineering System for Financial Services

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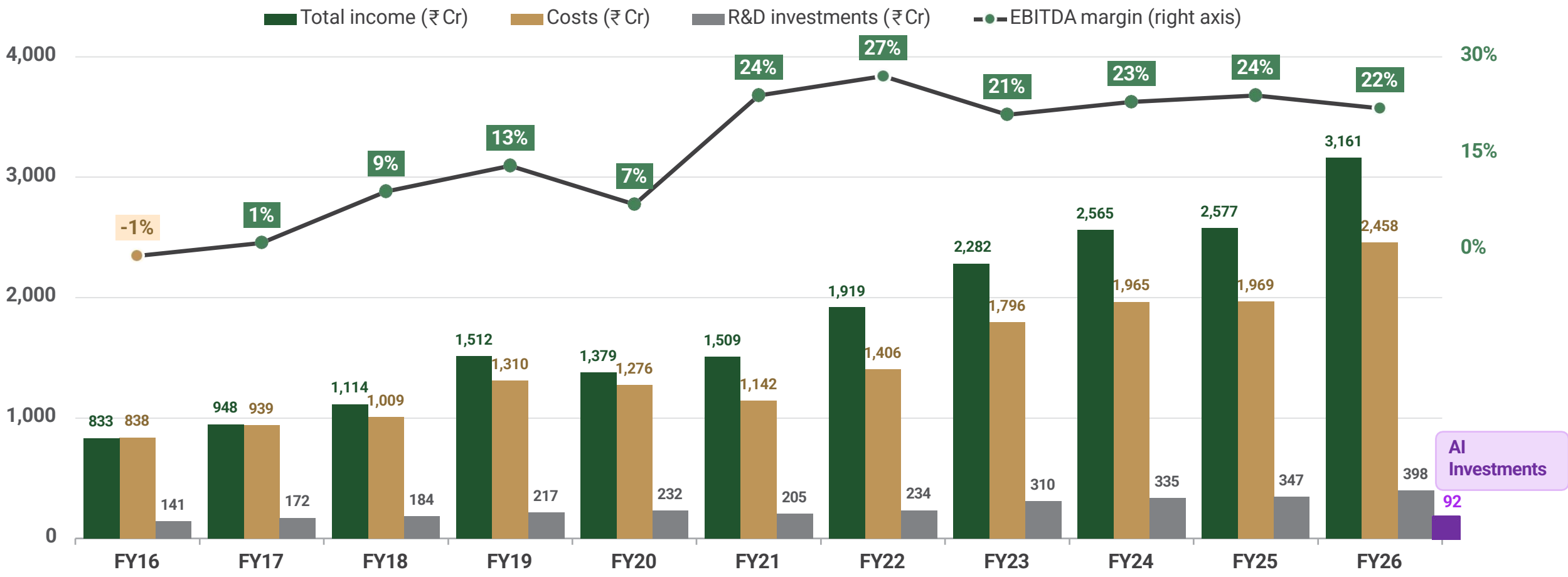
INCOME AND COSTS · FY16 TO FY26

Ten years of growth and margin



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Total Income, Costs, R&D and EBITDA Margins



3.8x
Total income, ₹833 Cr to ₹3,161 Cr

2.9×
Costs, ₹838 Cr to ₹2,458 Cr

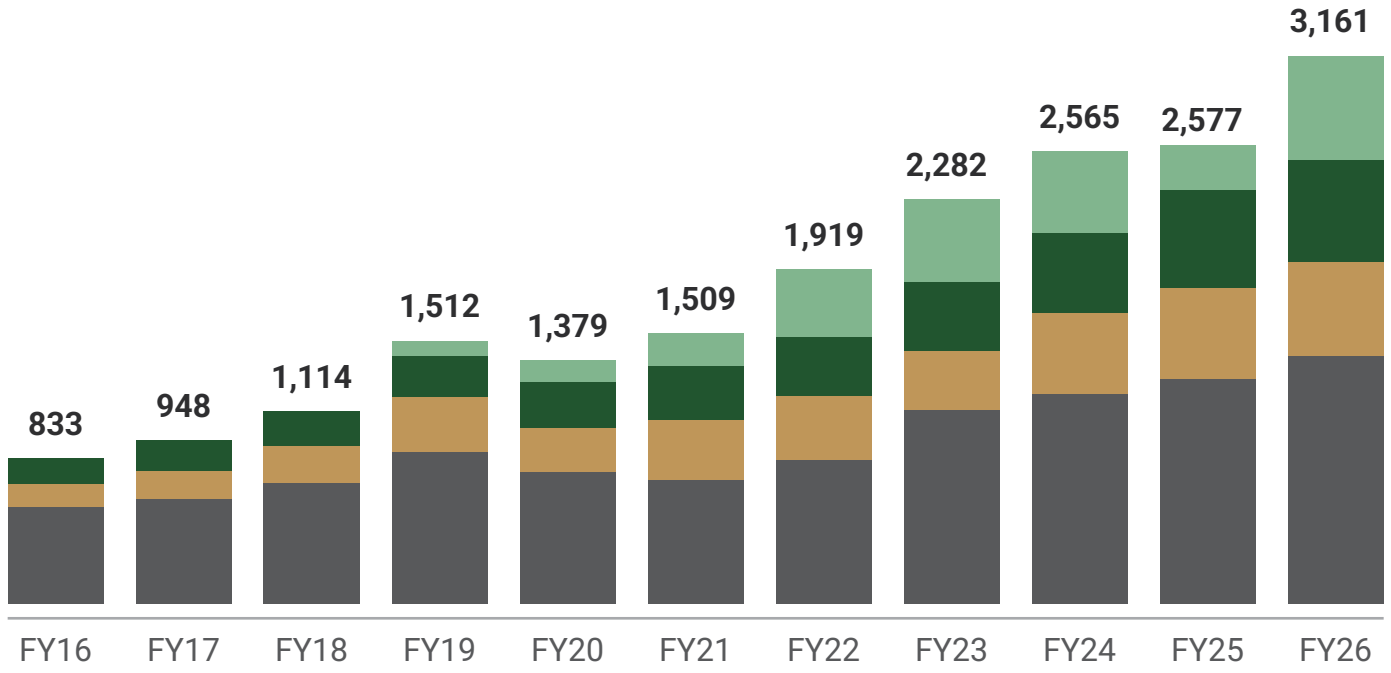
2.8×
R&D investments, ₹141 Cr to ₹398 Cr

–1% → 22%
EBITDA margin, peak 27% in FY22

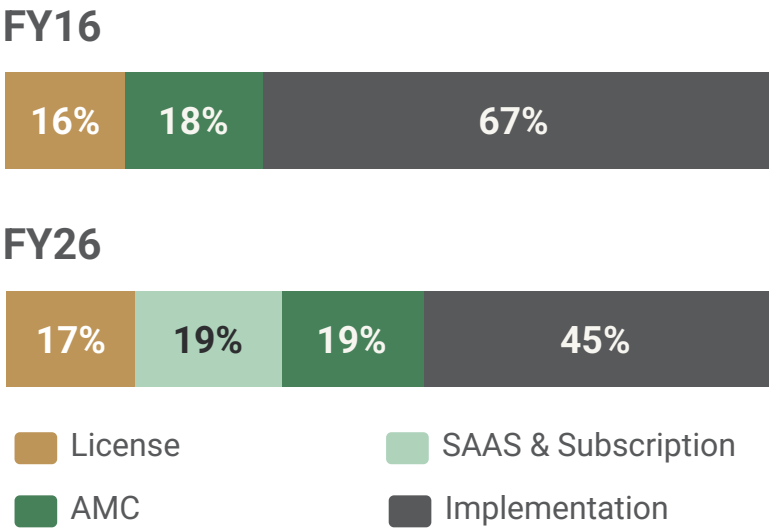
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Steady Growth in Recurring Revenues

Revenue Mix



Share of revenue



Recurring (AMC + SAAS and Subscription)
FY16 to FY26

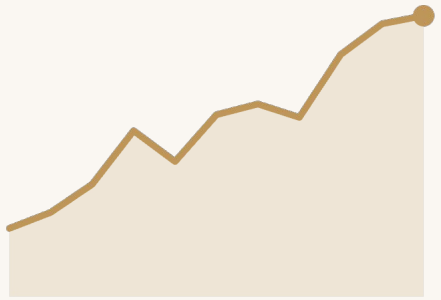
18% → 38 % of revenue

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Each Revenue stream had its own pattern

Revenue Stream Patterns

License

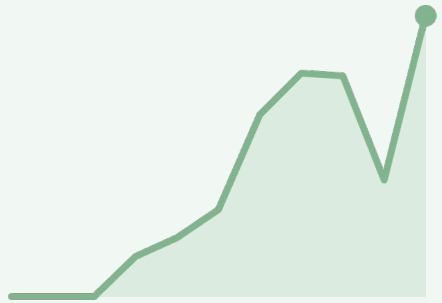


₹125 → ₹517 Cr

Climbs with dips

Dips in FY20 and FY23; record ₹517 Cr

SAAS & Subscription

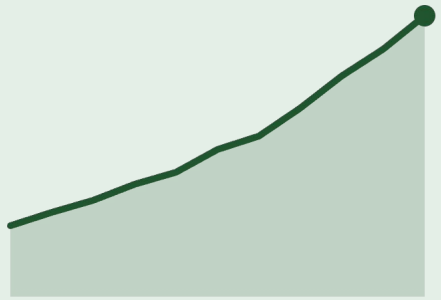


₹0 → ₹580 Cr

Fast and steady

Dip in the middle (FY24) due to the GeM project exit

AMC

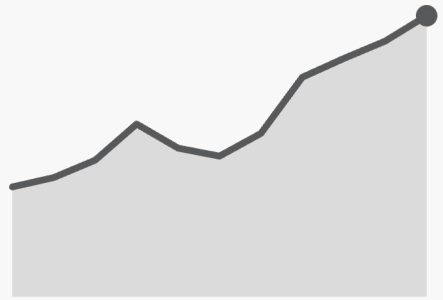


₹145 → ₹570 Cr

Linear growth

Grew in every one of the ten years

Implementations



₹537 → ₹1,376 Cr

Steady Growth

Fell in FY20 and FY21; up every year since

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Our Global Footprint

500+ leading global, regional and challenger financial institutions trust us

9 of Top 15 North American Banks	9 of Top 15 European Banks	18 of Top 20 Middle Eastern	16 of Top 20 Indian Banks	10 of Top 15 APAC, ANZ Banks	6 of Top 10 African Banks
BNY Mellon	Barclays	Abu Dhabi Islamic Bank	Axis Bank	ANZ	ABSA
Bank of Montreal	HSBC	Emirates NBD	HDFC Bank	Bangkok Bank	NCBA
Citibank	Lloyds Bank	First Abu Dhabi Banki	ICICI Bank	Maybank	Equity Bank
CIBC	OTP Bank	Riyad Bank	LIC	National Australia Bank	First Rand Bank
Royal Bank of Canada	Santander	National Bank of Kuwait	Reserve Bank of India	United Overseas Bank	Nedbank
Wells Fargo	BNP Paribas	Qatar National Bank	State Bank of India	Mizuho	Standard Bank

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Our Growth Strategy

Two Business Outcomes anchor everything

Our Core Strategy

OUTCOME 1

Growth

Expanding revenue opportunities

- Broader product portfolio
- Deeper customer relationships
- Greater geographic penetration

OUTCOME 2

Margins

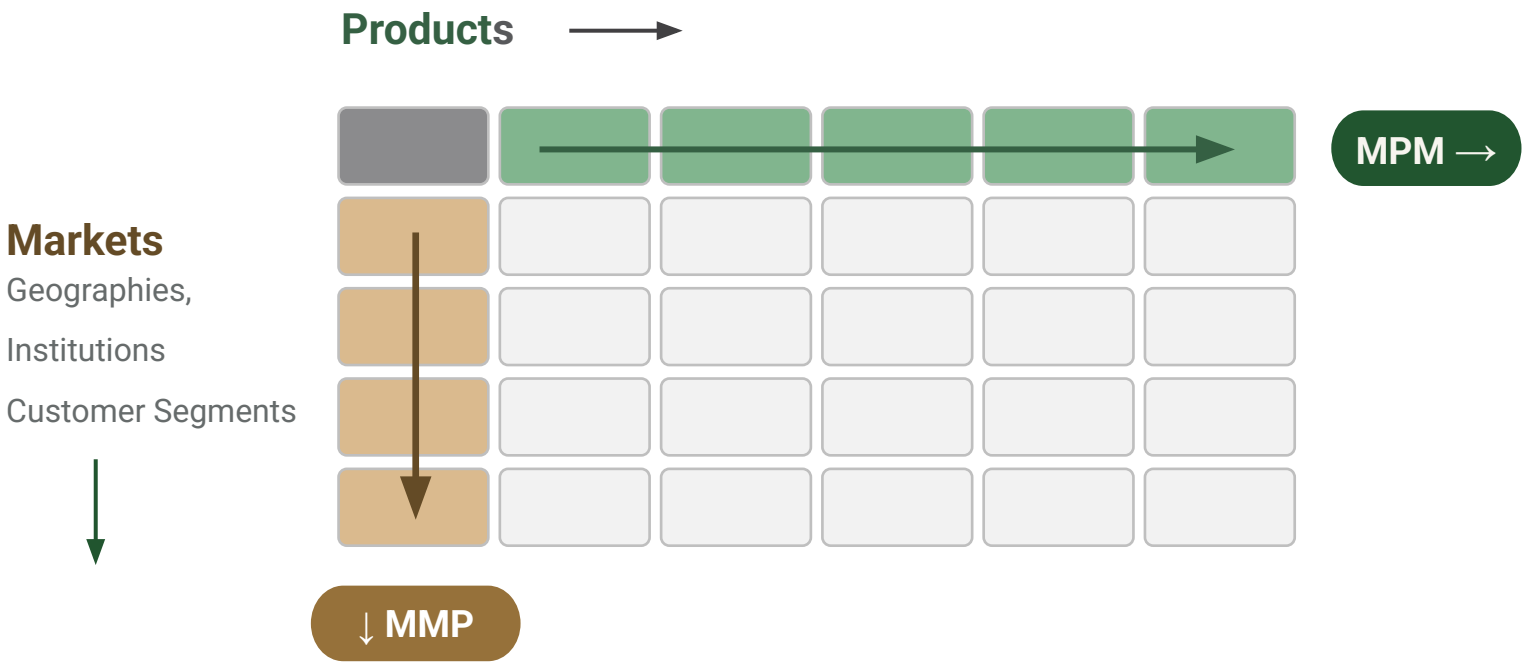
Improving profitability

- Platform-led scalability
- Operating leverage
- Efficient execution

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Our Growth Grid Model

Two dimensions to expand revenue



MPM : More Products per Market

Sell more of the product portfolio into markets and customer relationships we already serve.

MMP : More Markets per Product

Take proven products into new geographies, institutions and customer segments.

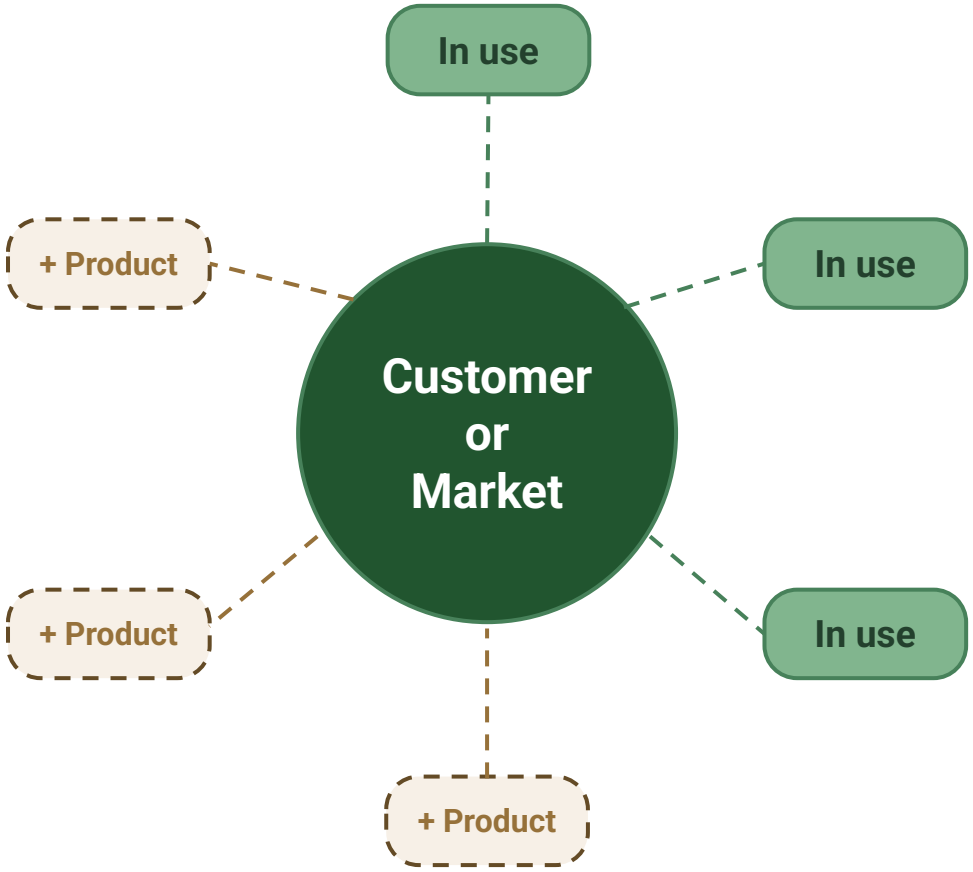
Together

A systematic and scalable way to fill the grid and expand the revenue opportunity.

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MPM – More Products in the Markets we already serve

Lever A – Customer and Market Penetration

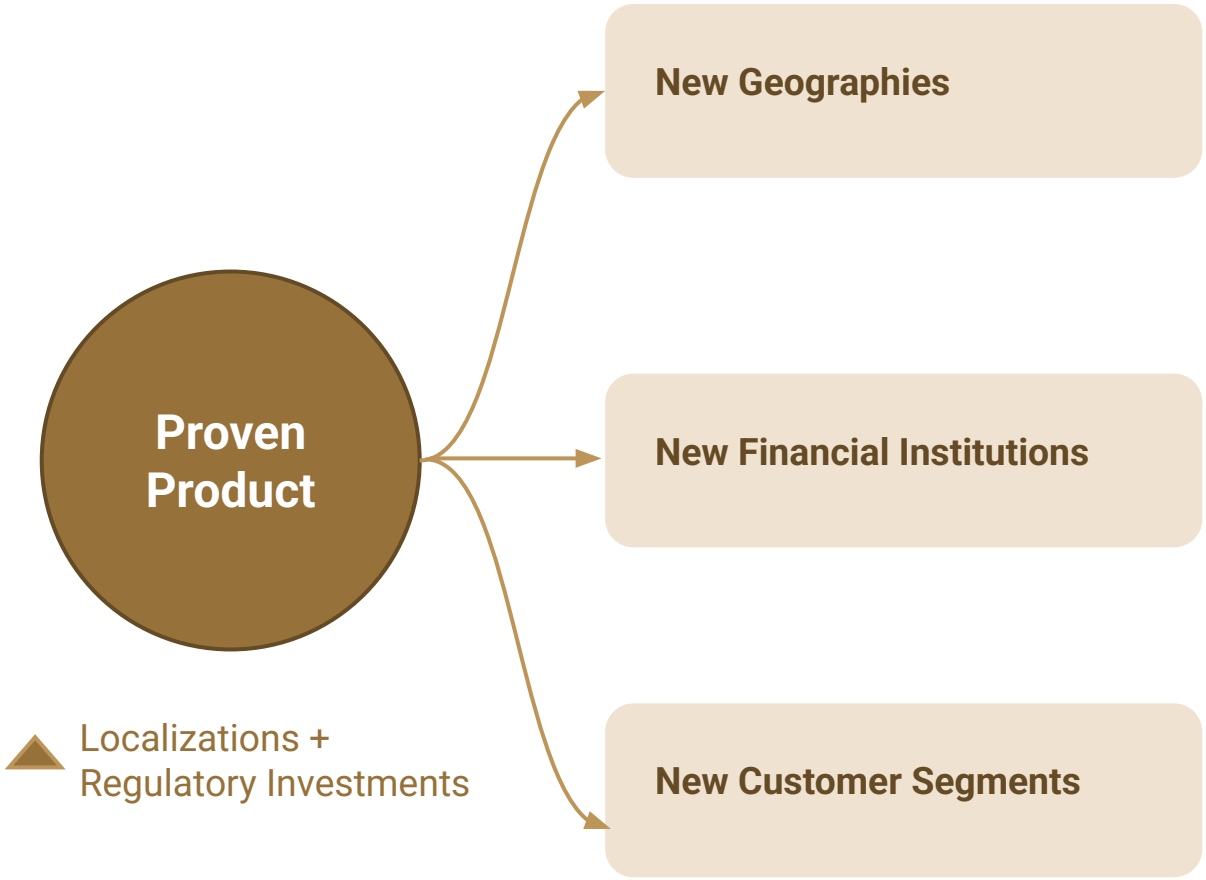


1. **Cross-selling** across the portfolio
2. **Bigger wallet share** with each customer
3. **Stronger relationships** that are harder to replace
4. **More revenue potential** in established markets

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MMP – Proven Products taken to more Markets

Lever B – Geographic Reach



1 Larger Addressable Market

Every new market adds demand for a product we have already built.

2 More Value from existing IP

Platform architecture and reusable capabilities support each extension.

3 Capital Efficient Growth

Growth without a proportionate rise in product development investment.

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Two Growth Levers Together

Expansion of our revenue opportunity systematically

LEVER A

MPM
More Products per Market

Deeper penetration of customers and markets

+

LEVER B

MMP
More Markets per Product

Wider geographic reach for proven products

=

RESULT

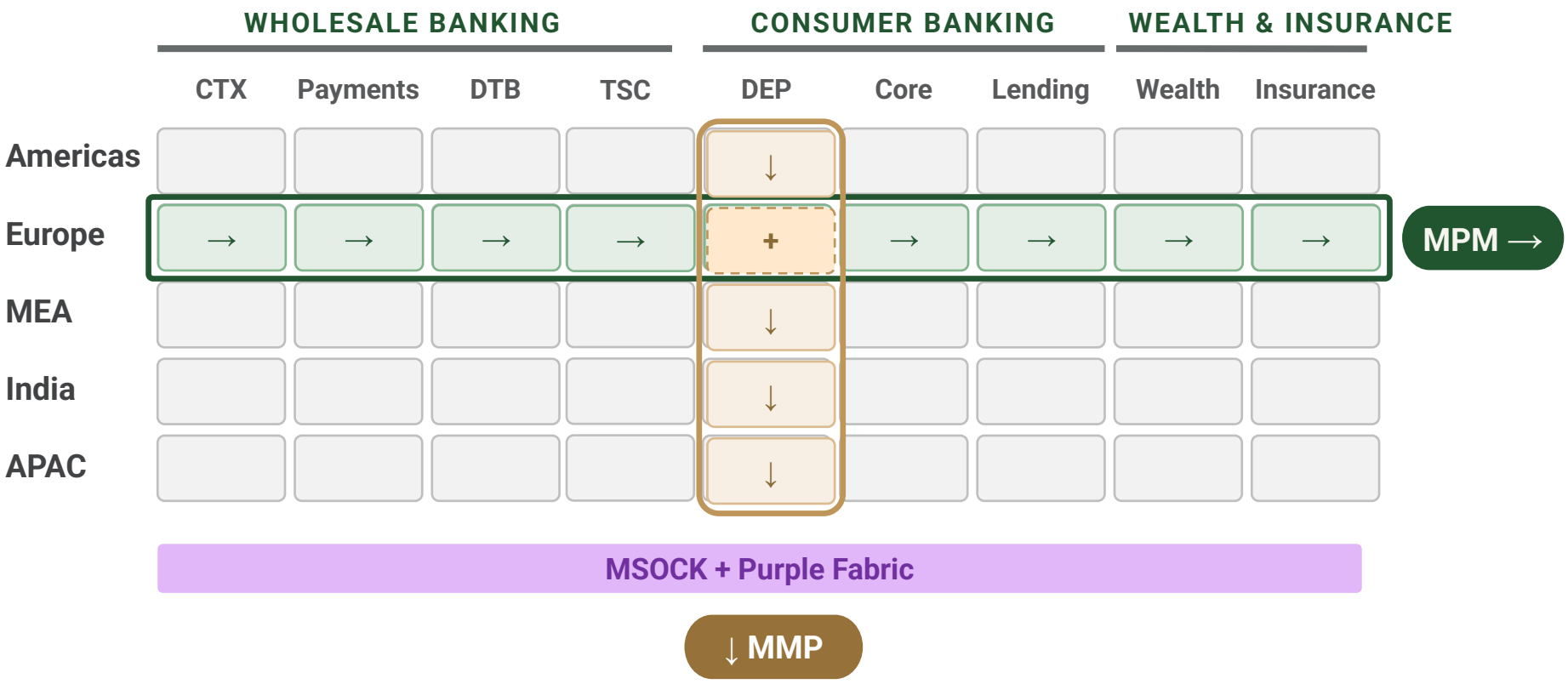
A larger, repeatable revenue opportunity

Systematic expansion of revenue opportunity

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Our Growth Grid Model - Illustration

Each cell in the grid model has growth potential



MPM
More Products per Market

Sell more of the products into a market we already serve and have sales investments and clients.

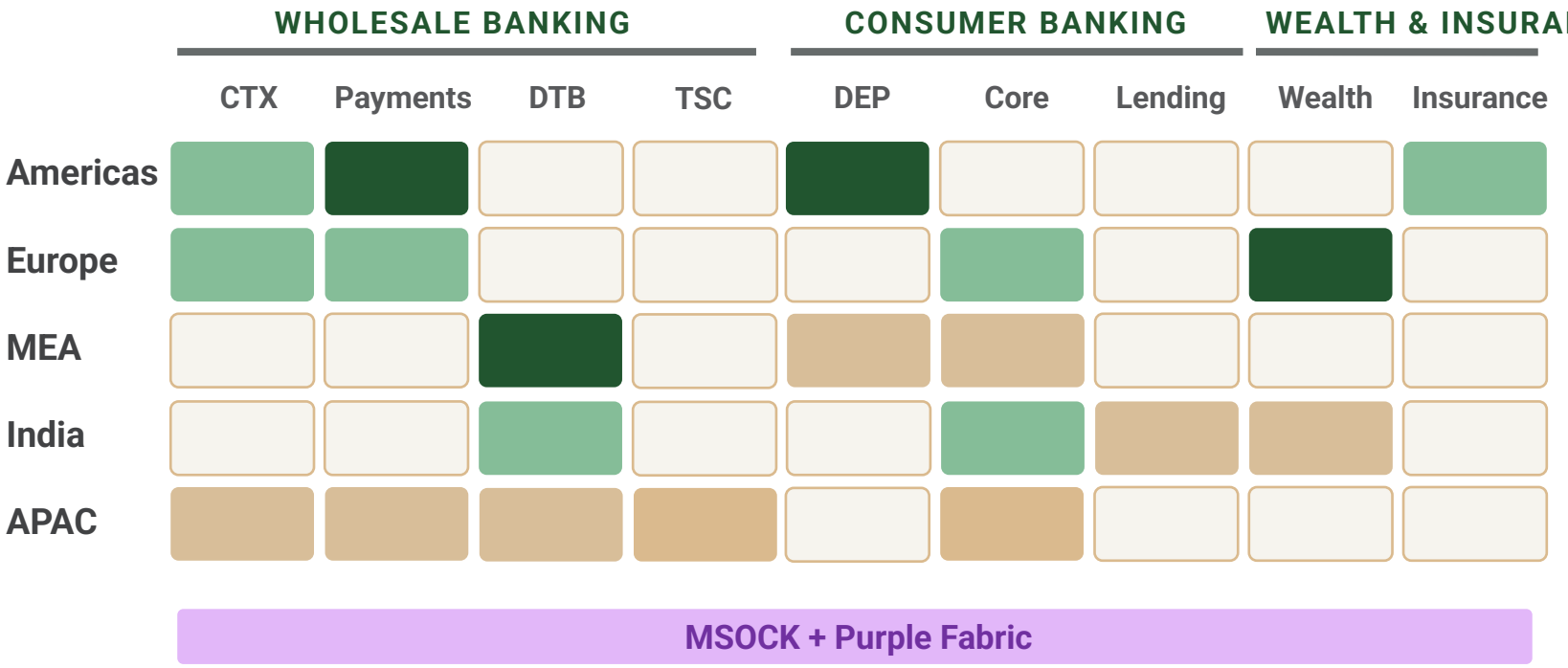
MMP ·
More Markets per Product

Take a proven product into markets where it is not yet sold at scale, with incremental localization and regulatory investments

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Our Growth Grid Model

FY26 Position by Product & Region, by band



45 PRODUCT–REGION CELLS

Where we stand in FY26

- **4** **Anchor** (200 Cr+)
- **7** **Established** (100 - 200 Cr)
- **9** **Emerging** (50 - 100 Cr)
- **25** **Opportunity** (Headroom, under 50 Cr)

200 Cr+

Anchor: a leading position in that region

100 - 200 Cr

Established: a strong, proven position

50 - 100 Cr

Emerging: a foothold with room to scale

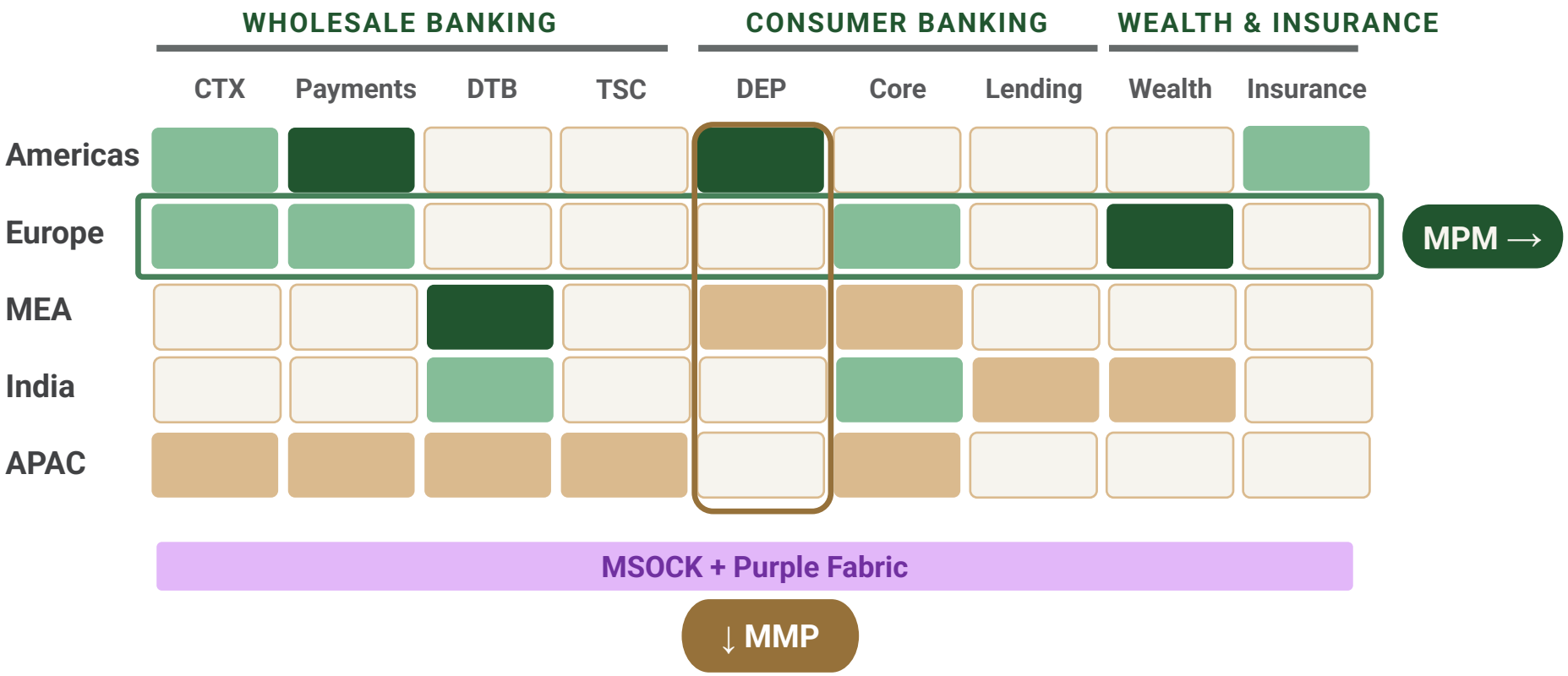
Headroom (< 50 Cr)

Opportunity: A significant head room to grow in the future

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Our Growth Grid Model

Growth Scenarios - Illustration



200 Cr+

Anchor: a leading position in that region

100 - 200 Cr

Established: a strong, proven position

50 - 100 Cr

Emerging: a foothold with room to scale

Headroom (< 50 Cr)

Opportunity: A significant head room to grow in the future

MPM · EXAMPLE · EUROPE

More Products per Market

Wealth, CTX and Core lead in Europe, DEP, Lending and TSC each can be potentially expanded here

MMP · EXAMPLE · DEP

More Markets for a Product

DEP matured in the Americas, MEA, Europe and APAC still have the potential to grow.

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New Deal Wins are Primary Lead Indicator

Backed by 4 Measures



1 Number and quality of new customer wins	2 Large, strategic and multi-product deal momentum
3 Expansion of existing customer relationships	4 Geographic diversification of deal wins

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MSOCK – Product Lifecyle Business Impact

The Knowledge Operation System for every product in our portfolio

Every eMACH.ai Product	CTX	DEP	DTB	Payments	Lending	Core Banking	Wealth	.....

MSOCK · AI-Native Product Development Lifecycle

One platform across the product lifecycle

Impact analysis and design

Accurate blast radius determination and design, so quality is built in

Build and code

AI-assisted build cuts coding time with human in the loop for reviews

Test and regression

Targeted, efficient testing and regression cycles

Release

Faster, more frequent product releases

Business Outcomes

- Faster Release Cycles
- Lower Build Efforts
- Better Quality

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MSOCK – Customer Deliveries Business Impact

Implementation Timeline

Today



With MSOCK



Change-Request Cycle

Today



With MSOCK



Shorter Implementations
Go-live in less time: **40%** faster

Lower Implementation Cost
Fewer resources needed per implementation

Faster Change Requests
CR delivery cycles cut by **30 %**

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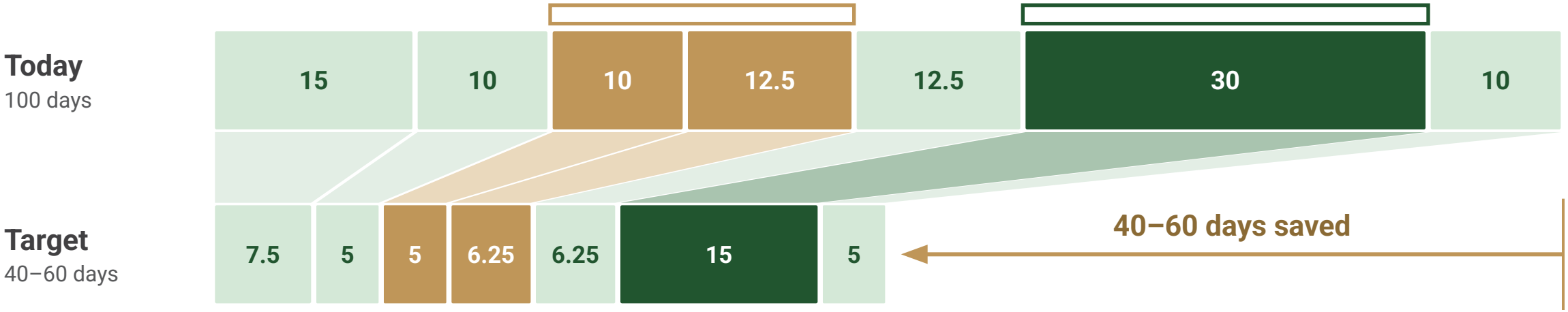
MSOCK Implementation Scenario

Where the time goes in an eMACH.ai implementation today, and the target with MSOCK

1	2	3	4	5
15 days	**20 days**	**25 days**	**30 days**	**10 days**
Requirements to BRD	**BRD to solution design**	**Solution design to build**	**Assurance**	**Operations**

22.5 days · integration and reporting
Integration SOCK and Reporting SOCK

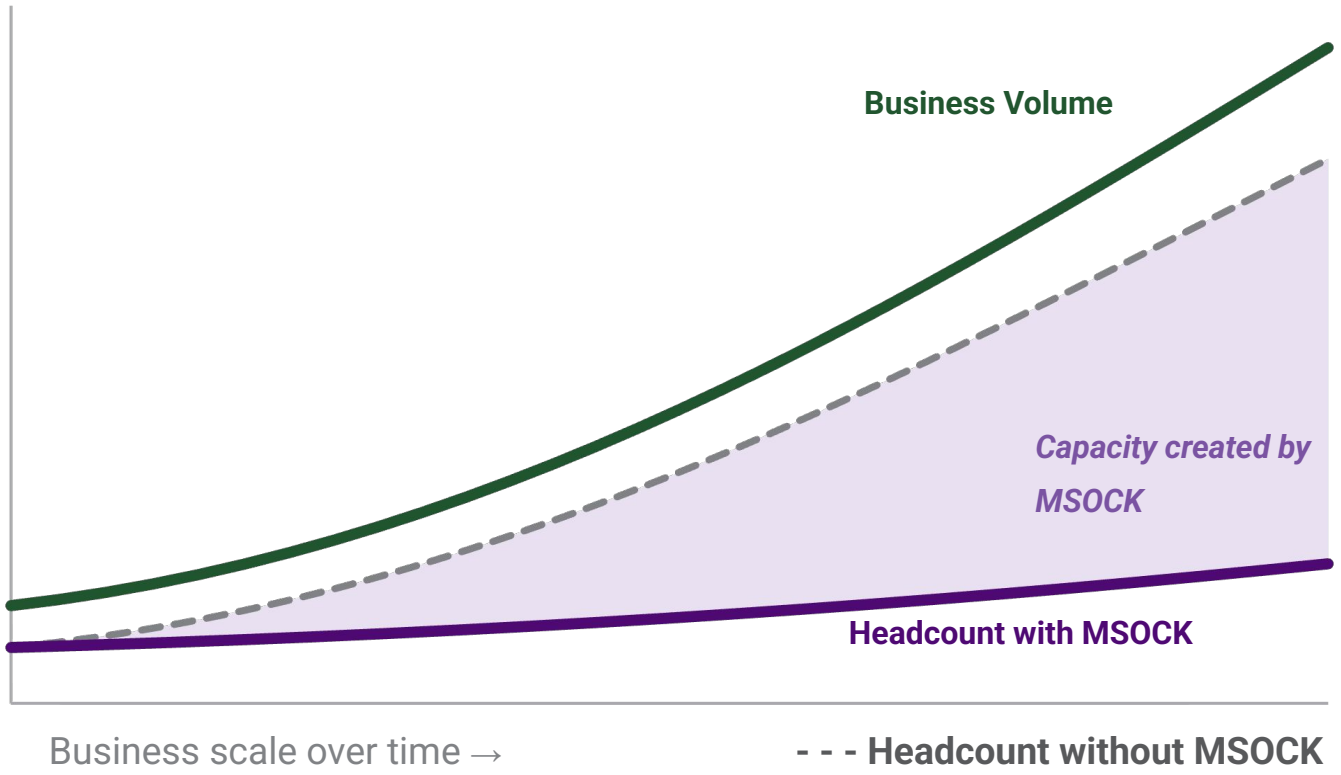
30 days · assurance
PROSE30 and PRISM60



40–60 days target net reduction from 100 days today. 52.5 of today's 100 days are in integration, reporting and assurance, where the SOCKs and assurance engines do the work.

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MSOCK – Margin Growth Business Impact



Faster Product Deliveries
Releases take less time on MSOCK

Faster Implementations
Go-lives and change requests need fewer people-weeks

Higher Quality
Accurate impact analysis means less rework and fewer defects

Revenue grows; Headcount stays nearly flat

Illustrative. Not a forecast.

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Intellect Growth Strategy in a Single Page

The Big Picture

Outcomes	**Growth**	**Margin**
Growth Levers	**More Products per Market**	**More Markets per Product**
Enablers	**eMACH.ai Product Portfolio**	**Purple Fabric** / **MSOCK**
Lead Indicators	**New Deal Wins** / **Cross-Sell**	**Multi-Product Deals** / **Geographic Spread** / **Operating Costs** / **Opportunity Pipeline**

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5.

Summary



Engineered Scalable Growth

Land and Expand

Banks start with one module and add more without a new core project.

Platform revenue expansion

AI Embedded

Purple Fabric sells into the installed base and every new product.

500+ domain banking agents built on Purple Fabric Platform

Near Autonomous Engineering

MSOCK - Knowledge OS grows delivery capacity faster than headcount, standardized enterprise wide AIDLC

40 % productivity gains

Inorganic Levers

Potential strategic acquisitions and Joint Ventures aligned to our overall strategy

Acquire to expand our installed base

Bigger Deals

Tier 1 and developed markets raise revenue per win.

Leveraging Tier 1 market expansions

Self-Funding Loop

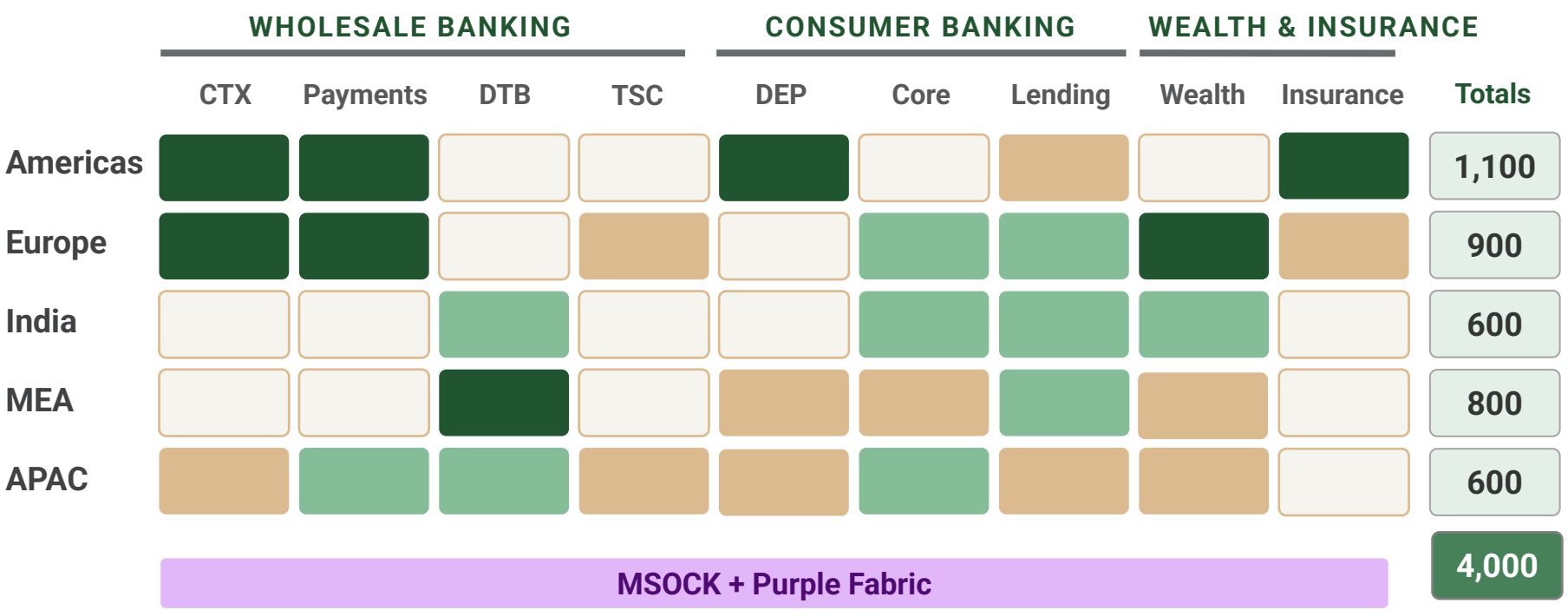
Recurring revenue and cash fund R&D and go-to-market.

₹1,216 Cr cash · 96% collected

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Our Aspirational Journey Map

Growth Model for the Rs 4,000 Cr



200 Cr+

Anchor: a leading position in that region

100 - 200 Cr

Established: a strong, proven position

50 - 100 Cr

Emerging: a foothold with room to scale

Headroom (< 50 Cr)

Opportunity: A significant head room to grow in the future

FY26 to 4,000

Anchor (200 Cr+)

4 → 8

Established (100 - 200 Cr)

7 → 10

Emerging (50 - 100 Cr)

9 → 11

Opportunity
(Headroom, under 50 Cr)

25 → 16

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intellect
live your dream

6.

Q n A



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