IDAL/2026-27/SE/99 **October 30, 2026**

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

BSE Ltd. **Scrip Code -** 538835

Dear Sir/Madam,

Sub: Press Release on Financial Results for the quarter and half year ended September 30, 2026.

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosures Requirements) Regulations, 2015, we are submitting the Press Release titled "**Intellect Accelerates AI-First Innovation with MSOCK Launch; LTM Revenue Grows 17%**" announcing the Unaudited Financial Results of the Company for the quarter and half year ended September 30, 2026.

This is for your information and records

Thanking You,

For **Intellect Design Arena Limited,**

PRAKASH BHARADWAJ
Digitally signed by PRAKASH BHARADWAJ
Date: 2026.10.30 13:19:12 +05'30'

Prakash Bharadwaj
Company Secretary and Compliance Officer
ACS-37214

Encl: As Above

Intellect Accelerates AI-First Innovation with MSOCK Launch
LTM Q2 FY27 Revenue Grows 17%

eMACH.ai, Purple Fabric and MSOCK together complete an AI-First Business, Operations and Technology Transformation Suite

Chennai (India), October 30, 2026: Intellect Design Arena Ltd., *a global leader in AI-First, enterprise-grade financial technology, architected from first principles and powered by design thinking to deliver measurable business impact at scale*, announced its second-quarter results for FY27 today.

I. Advancing AI-First Enterprise Transformation with MSOCK

Q2 FY27 marked a significant milestone in Intellect's AI-first journey with the launch of MSOCK (Multidimensional Multilayer System of Connected Knowledge), an AI-native engineering system designed to help enterprises understand, modernise and transform complex, mission-critical systems with greater speed, precision and intelligence.

MSOCK introduces a new enterprise knowledge layer between AI and applications, making enterprise knowledge connected, computable and visual. By connecting knowledge across business, operations, risk and technology, it enables AI to understand relationships, dependencies and the potential impact of change before acting, moving beyond code generation to enterprise-context-aware engineering.

MSOCK has accelerated Intellect deliveries for 250 clients: MSOCK enables Intellect project managers to deliver projects many weeks ahead of planned schedules. MSOCK has 39 patents pending. Built around a 21-dimensional Enterprise Spatial Graph, it provides the enterprise context and architectural ground truth required for AI-native engineering across BUILD, RUN, CHANGE and MODERNISE.

Designed to complement foundation models, copilots, AI agents and AI-DLC (AI-driven Development Lifecycle) pipelines, MSOCK provides the enterprise knowledge infrastructure for AI to operate more precisely on mission-critical systems.

II. Financial Performance

Last Twelve Months (LTM) Q2 FY27 - Financial Highlights

Income:

- Total income for Q2 FY27 stood at INR 3,388 Cr as against INR 2,892 Cr in Q2 FY26

Platform, License and AMC Revenue:

- Platform revenue is INR 591 Cr as against INR 392 Cr in Q2 FY26
- License-linked revenue (License + Platform + AMC) is INR 1,768 Cr as against INR 1,497 Cr in Q2 FY26

EBITDA and PBT

- EBITDA is INR 736 Cr as against INR 721 Cr in Q2 FY26, with over 100 Cr attributed towards AI investments.
- Profit Before Tax is INR 503 Cr as against INR 536 Cr in Q2 FY26, with over 100 Cr attributed towards AI investments.

Collections

- Collections for Q2 FY27 are INR 3,282 Cr as against INR 2,604 Cr in Q2 FY26
- Cash and Cash equivalents are INR 1,216 Cr as against INR 927 Cr in Q2 FY26

Q2 FY27 - Financial Highlights

Income:

- Total income for Q2 FY27 stood at INR 878 Cr as against INR 789 Cr in Q2 FY26

Platform, License and AMC Revenue:

- Platform revenue is INR 133 Cr
- License revenue is INR 164 Cr
- AMC revenue is INR 160 Cr
- License-linked revenue (License + Platform + AMC) is INR 457 Cr as against INR 423 Cr in Q2 FY26

Collections

- Collections for Q2 FY27 are INR 815 Cr as against INR 753 Cr in Q2 FY26

Deal Wins and Digital Transformations

- eMACH.ai accelerates growth with 21 new customers, including 8 Destiny Deals, choosing Intellect for their AI-first transformation journey.
- 25 global financial institutions have transformed their digital journey (Go-Live) on Intellect platforms

III. Management Commentary

Arun Jain, Chairman and Managing Director, Intellect Design Arena Limited, *said, "The launch of MSOCK this quarter marks a defining milestone in our journey towards AI-Native enterprise transformation. By making enterprise knowledge connected, computable and contextual, MSOCK addresses one of the most significant challenges in deploying AI across mission-critical systems. Together with eMACH.ai and Purple Fabric, this architectural innovation strengthens our competitive differentiation and opens new opportunities in enterprise modernisation. Our sustained LTM revenue growth, expanding global customer relationships and strong deal pipeline reinforce the scalability of our platform-led business model. We are well positioned to translate our investments in intellectual property into greater market penetration, stronger recurring revenue streams and sustainable, profitable growth, creating long-term value for our shareholders."*

IV. Board Announcement

Appointment of Mr. Suresh Eshwara Prabhala as Additional Director (Independent Director)

The Board of Directors has approved the appointment of Mr. Suresh Eshwara Prabhala as an Additional Director, designated as an Independent Director, on the recommendation of the Nomination, Remuneration and Compensation Committee (NRCC). His appointment is for a term of five years, subject to the approval of the shareholders through a postal ballot by way of a Special Resolution. Suresh Prabhala is an experienced financial services professional with a total of 28 years of experience in the Indian financial services industry, and the last 22 years focused on leading and managing private equity investments in India.

His investment focus is on privately held, mid-market companies that are family-owned and run, with core sectors of focus being manufacturing, healthcare and business services. Currently, Suresh Prabhala is the CIO at 2380 Capital – a newly established Alternative Investment Fund. Previously, he was General Partner and Co-Founder of ADV Partners Capital Management (ADV), an Asia-focused private equity firm with total assets under management of US$ 1.25 billion.

Prior to co-founding ADV, in 2009, Suresh set up the India business as Managing Director and Head of India for Mount Kellett Capital Management, a global private equity fund with US$ 8 billion under management, where he was also a member of the Global Investment Committee. Immediately prior to that, Suresh was Executive Director and India head for Principal Investments at JPMorgan. He was part of the group's Asia Management Committee and also on the Management Committee of JPMorgan India.

Suresh began his career as a credit analyst at CRISIL and worked at Arthur Andersen in its Corporate Finance team.

Suresh has an MBA from the Indian Institute of Management (IIM) Calcutta and a bachelor's degree in mechanical engineering from the Delhi College of Engineering (DCE). Suresh is an active angel investor and enjoys spending time with start-up founders and early-stage funds. He is an active member of YPO (Chennai and Mumbai chapters) and the Indian Venture Capital Association/ IVCA. Outside of work, Suresh enjoys cycling and playing chess.

V. Accelerating Growth with eMACH.ai & Purple Fabric

eMACH.ai, *the first principles thinking-based most comprehensive, composable and intelligent open finance platform***, and Purple Fabric,** *the world's first open business impact AI platform***,** enable financial institutions to embrace Enterprise Connected Intelligence and have been chosen by 21 customers worldwide in Q2 FY27, including 8 destiny deals.

Destiny Deals:

- One of Mexico's largest banks is leveraging eMACH.ai Trade Finance and eMACH.ai Supply Chain Finance to digitise trade workflows, streamline document processing and support end-to-end trade transactions, while enabling working capital solutions across buyer and supplier ecosystems
- One of the Nordic region's leading banks, with a nationwide branch network and international presence, is leveraging eMACH.ai Payments to modernise its payment operations in the UK through a unified platform supporting payment initiation, orchestration, execution, and reconciliation with configurable workflows
- An independent payment service provider operating out of Hamburg, Germany, is leveraging eMACH.ai Consumer Core Banking to support a flexible, scalable banking technology foundation, with configurable products and processes for evolving business requirements
- A UK joint venture has been established to bring eMACH.ai Wealth to wealth management and advisory firms in the market. The initiative supports modernising wealth management operations, enhancing client engagement and delivering personalised advisory services
- A digital bank headquartered in Bahrain is leveraging eMACH.ai Core Banking to support core banking modernisation through a cloud-native, composable architecture designed for operational resilience, product agility and scalable growth
- A Shariah-compliant bank in the Maldives is leveraging eMACH.ai Digital Engagement Platform for Consumers, SME to deliver unified digital experiences across consumer and SME banking, supporting customer onboarding, everyday banking, servicing and personalised engagement
- **Cargills Bank,** a licensed commercial bank in Sri Lanka is leveraging the composable eMACH.ai Core Banking Architecture to modernise its banking foundation, enhance product agility and expand its digital banking capabilities, while strengthening its long-standing technology partnership with Intellect
- A major UAE financial institution is leveraging Intellect's Digital Transaction Banking Solution Suite to modernise corporate and institutional banking across payments, liquidity management, receivables, collections and virtual accounts

Other Significant Deals:

Western Hemisphere (Americas & Europe):

- A leading financial services provider operating in the US and Spain is leveraging eMACH.ai Payments to strengthen US payment processing through unified orchestration, intelligent routing and automated exception management
- A local, human-centred financial co-operative headquartered in Canada is leveraging eMACH.ai Digital Engagement Platform to simplify customer journeys and support seamless onboarding, everyday banking and servicing across its consumer and SME segments
- A full-service financial co-operative based in Canada is leveraging eMACH.ai Digital Engagement Platform for Consumers, SME to deliver unified digital experiences across consumer and SME banking
- A large American P&C carrier headquartered in Lansing, Michigan, is leveraging Magic Submission and Xponent to automate submission processing, improve data extraction and strengthen underwriting accuracy

Middle East & Africa:

- A leading Middle Eastern financial institution headquartered in Amman, Jordan, and expanding into Europe, is leveraging Intellect's Digital Transaction Banking Solution Suite to modernise corporate banking across payments, liquidity management, receivables, collections and virtual accounts
- Malawi's largest commercial bank is leveraging eMACH.ai Core Banking to modernise its banking foundation, strengthen operational agility and accelerate product innovation through a composable architecture.
- Kuwait's leading FMCG retailer is leveraging eMACH.ai Retail 6DX to connect store operations, inventory, pricing, promotions and loyalty. Its nGage CDP and mobile app enable personalised customer engagement, driving operational efficiency, margin improvement and repeat visits.

India:

- One of India's largest public sector banks is enhancing its integrated wealth management system with an automated engine for performance-linked incentives and annual increments. The solution consolidates data across business lines and strengthen transparency and auditability.
- One of India's largest private sector banks is leveraging eMACH.ai Consumer Core Banking to modernise its banking operations through a composable architecture that enables greater product agility, progressive modernisation and continuous innovation.
- One of India's leading diversified financial services conglomerates is leveraging eMACH.ai Retail Loan Management to automate post-disbursement servicing, streamline loan lifecycle operations and strengthen financial control across its retail lending portfolio.
- A leading global Contract Research, Development and Manufacturing Organisation (CRDMO) has selected Intellect's iAPX solution to streamline its Accounts Payable (AP) operations and automate invoice processing.
- An Indian precision engineering manufacturer specialising in CNC machining and custom aerospace and automotive components is leveraging iAPX to automate invoice processing, reduce manual errors, accelerate payment cycles and improve accounts payable visibility.

VI. Industry Recognition and Leadership Strengthening

During Q2 FY27, Intellect received two major honours at the ET Enterprise AI Awards 2026, recognising both its AI leadership and the strength of its enterprise AI platform proposition. The awards were based on an evidence-led evaluation covering innovation, technical excellence, demonstrated outcomes, client adoption, scalability, market readiness and responsible AI.

- **Arun Jain, Chairman & Managing Director, Intellect Design Arena, and Chief Architect, Purple Fabric**, was recognised as **"Indian CEO Driving AI Innovation"** for advancing an India-built enterprise AI vision with global relevance and driving the shift from Artificial Intelligence to Business Impact AI.
- **Purple Fabric, Intellect's Open Business Impact AI Platform**, was recognised as **"Best AI Development Platform"**, recognising its approach to addressing enterprise AI challenges through enterprise knowledge, specialised domain expertise, model flexibility and governance. Its capabilities include the Enterprise Knowledge Garden, Enterprise Digital Experts, LLM Optimisation Hub and Enterprise Governance.

Strengthening Leadership Team

Vijay Anand has joined Intellect as Senior Executive Vice President and Chief Operating Officer, Wholesale Banking. He brings extensive global leadership experience across banking, payments, financial technology and enterprise transformation, having held senior roles at FIS Global, Mastercard and Infosys. At FIS, he led the Product and Engineering charter for Digital One, driving strategic transformation across digital and commercial banking, cash and liquidity management, and integrated money movement platforms. At Mastercard, he led global Cards Processing and Digital Payments portfolios across 35+ markets and 120 financial institutions. Earlier at Infosys, he worked with leading global banks on large-scale transformation initiatives.

Vijay has contributed to the U.S. Federal Reserve's Faster Payments and Secure Payments Task Forces, engaged with industry advisory firms including Gartner and Forrester, and participated in global forums such as Sibos and Money20/20. At Intellect, he will focus on strengthening Wholesale Banking operations, accelerating product-led innovation, deepening strategic client partnerships and driving sustainable business growth.

Unaudited Financial Results for the Second Quarter Ended - September 30, 2026

Additional Information on function-wise classification of the statement of Profit and Loss of the Group (Consolidated unaudited)

INR Cr

Particulars	Quarter Ended			LTM Year Ended		Full Year Ended	
	Sept 30, 2026 (Q2FY27)	June 31, 2026 (Q1FY27)	Sept 30, 2025 (Q2FY26)	Sept 30, 2026 (Q2FY27)	Sept 30, 2025 (Q2FY26)	Mar 31, 2026 (FY26)	Mar 31, 2025 (FY25)
INCOME							
Revenue from Operations	855.40	845.17	757.02	3,285.74	2,792.60	3,042.97	2,495.50
Other Income	22.58	27.01	31.91	101.88	99.85	117.79	81.53
Total Income	**877.98**	**872.18**	**788.93**	**3,387.62**	**2,892.45**	**3,160.76**	**2,577.03**
EXPENDITURE							
Software Development Expenses	375.42	378.26	340.47	1,468.25	1,210.78	1,374.81	1,070.18
Gross Margin	**502.56**	**493.91**	**448.46**	**1,919.37**	**1,681.66**	**1,785.96**	**1,506.85**
SG & A Expenses	252.50	241.48	206.48	950.21	743.44	847.07	691.38
R & E Expenses	51.12	58.17	57.66	233.27	217.08	235.85	207.90
Total Expenditure	**679.04**	**677.91**	**604.61**	**2,651.73**	**2,171.31**	**2,457.73**	**1,969.46**
EBITDA	**198.95**	**194.26**	**184.32**	**735.89**	**721.14**	**703.03**	**607.57**
Depreciation & Amortisation	(59.66)	(57.60)	(48.82)	(229.19)	(178.04)	(208.90)	(156.41)
Others	(2.26)	(1.26)	0.61	(3.33)	(6.78)	(1.05)	(9.10)
Profit / (Loss) Before Tax	**137.03**	**135.41**	**136.11**	**503.37**	**536.32**	**493.08**	**442.07**
Provision For Taxation	(32.90)	(33.34)	(33.84)	(125.43)	(134.05)	(124.58)	(109.29)
Profit / (Loss) After Tax	**104.13**	**102.07**	**102.27**	**377.95**	**402.28**	**368.51**	**332.77**
PAT after exceptional items	**104.13**	**102.07**	**102.27**	**354.86**	**402.28**	**345.43**	**332.77**

Note: Exceptional items comprises of Gratuity Provision of INR 30.84 Cr and the resultant deferred tax of INR 7.76 Cr in Q3 FY26 (due to new labour codes)

Investor Conference Call

The Board of Directors of Intellect Design Arena Limited will meet on Friday, 30th October 2026 to take on record the financial results of the Company for Q2 FY27. Intellect will host an Investor Earnings Call on the same day at 5.00 PM IST, during which the Company's senior management will comment on the Q2 FY27 financial performance and respond to questions from participants.

Date: October 30, 2026
Time: 5:00 P.M - 6:00 P.M IST
Topic: 'Investor Earning Call' Q2 FY27 results of Intellect Design Arena Ltd

Register through the link below to take part in this call.

https://us06web.zoom.us/webinar/register/WN_hUAsXHIPQZecyOmBRgB4UQ

Please join the conference after clicking on the link you received during registration and follow these instructions:

- Please join through this ZOOM Link received by you during registration by 4:55 P.M. IST on October 30, 2026 for the Investors' Earnings Call.
- Request you to log in with your name, Company name and other details while joining the call.
- At the bottom of the window on your Computer/Tablet, click the button labelled "Raise Hand" to speak.
- We shall enable you to discuss with the Management.
- Once your mic has been enabled, unmute yourself and speak.
- After the conversation is over, you will be muted again. If you have any further queries, you can click 'Raise Hand' once again.

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:	For Investor related info, please contact:
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