

IDAL/2026-27/SE/100

October 30, 2026

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

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

Dear Sir/Madam,

Sub: Investor Presentation

We have enclosed the Investor presentation on the Company's Unaudited Financial Results for the quarter and half year ended September 30, 2026.

Kindly take the above information on record.

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

PRAKASH
BHARADWAJ

Digitally signed by PRAKASH
BHARADWAJ
Date: 2026.10.30 14:07:04 +05'30'

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

Growth by Design

Research and engineering compounding outcomes through deliberate design choices in products, markets, and customers

Q2 FY27 Earnings Announcement



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.

Intellect - An AI-first Global FinTech Product Company



62

Countries

Global footprint



3

Decades

Domain expertise in FinTech,
since 1993



6,500+

Associates

Across 39 nationalities



500+

Customers Worldwide

Banks, AMCs, Insurers &
FinTechs



CORE PURPOSE

**Complexity Reduction &
Transformation Design**



Drive **Business Growth** with enhanced efficiency



Implementation Certainty



30% lower TCO (Total Cost of Ownership)



8012

Design Thinking is our DNA

World's-first Transformation Design
Centre for Financial Technology



2 Mn hours

Annual R&D

Applied research investment



**Wholesale
Banking**



**Consumer
Banking**



**Wealth & Capital
Markets**



**Commercial
Insurance**



**Digital Technology
for Commerce**



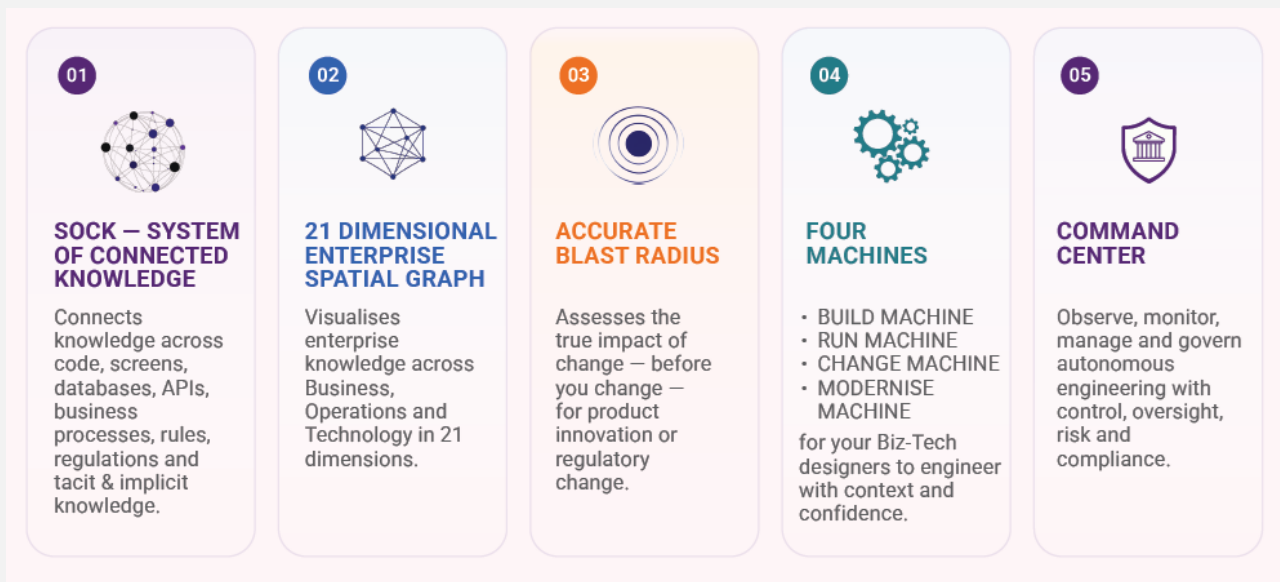
AI Solutions



Q2 FY27 Business Highlights

M SOCK Multidimensional Multilayer System of Connected Knowledge

M SOCK connects AI to enterprise knowledge, enabling AI to understand the business, technology and dependencies of mission-critical systems before executing change.



The 5 M SOCK Engines: A progressive intelligence chain that turns enterprise knowledge into governed action

FOUR STRATEGIC PILLARS OF GROWTH

Our Strategy for Sustainable Growth

Advancing AI-native enterprise transformation, expanding strategic markets and converting innovation into measurable business impact. Strengthening market leadership through differentiated platforms, industry recognition and strategic customer engagements.

1. AI-First to AI-Native Transformation

- MSOCK advances Intellect's AI-first journey to AI-native engineering.
- Makes enterprise knowledge computable across business, operations, risk and technology.
- Enables BUILD, RUN, CHANGE and MODERNISE; validated across 141 projects, with 39 patents filed.

3. Strategic Platforms and Innovation

- Purple Fabric drives Business Impact AI through enterprise knowledge, domain expertise and governance.
- eMACH.ai enables composable financial transformation across banking, wealth, treasury, lending and digital engagement.
- MSOCK advances AI-native engineering; ET Enterprise AI Awards 2026 recognise Purple Fabric and Arun Jain.

2. Strategic Markets Driving Global Growth

- Deepen North American presence across banking, insurance and credit unions.
- Expand across Europe, the Middle East, India and APAC.
- Scale global relationships through composable platforms across banking, wealth, insurance and commerce.

4. Strategic Deal Wins and Go-Lives

- 21 new customer wins in Q2 FY27 expand AI-first platform adoption.
- 25 financial institutions went live on Intellect platforms.
- Multi-product engagements and global adoption strengthen recurring growth and market reach.

Q2 Destiny Wins: Platform-Led Transformation Driving Customer Growth

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

Q2 Other Significant Wins: Platform-Led Transformation Driving Customer Growth

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.

Q2 Other Significant Wins: Platform-Led Transformation Driving Customer Growth

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.

Pipeline Depth & Destiny Wins

Robust pipeline, expanding strategic opportunities and continued customer traction support long-term growth.

Pipeline Quality

PIPELINE VALUE

₹ 13,125 Cr

+9% YoY Growth

PIPELINE — NUMBER OF DESTINY DEALS

103

+6% YoY Growth

Destiny Wins

Q2 FY27 DESTINY-CLASS WINS

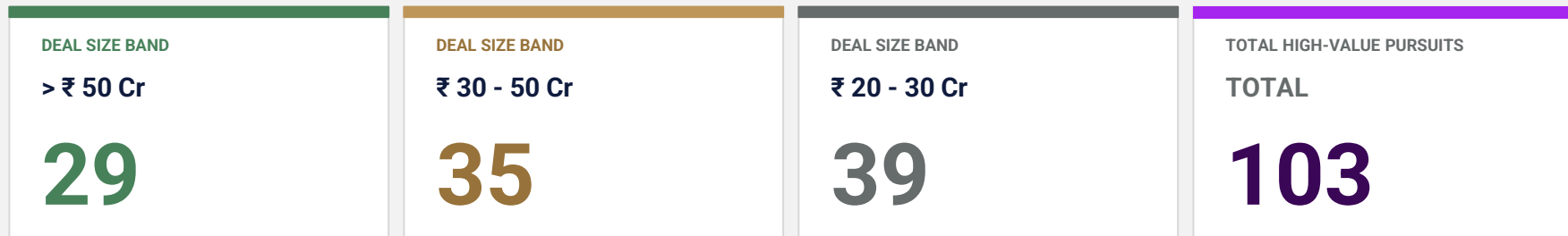
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WHAT COUNTS

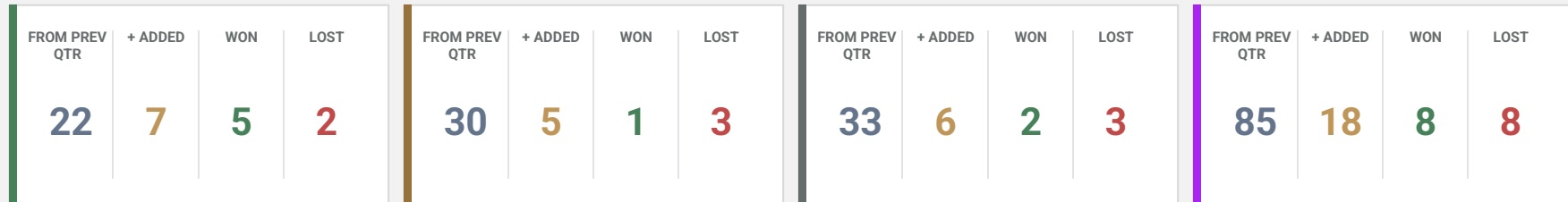
Strengthening strategic partnerships through larger, multi-product engagements with marquee institutions.

High Value Active Pursuits - Pipeline Movement

Q2 FY27 pursuit count by deal-size band, with quarter-on-quarter movement



Q2 FY27 MOVEMENT • HOW EACH BAND CHANGED



Double Win at ET Enterprise AI Awards 2026

Recognising AI leadership and enterprise AI innovation



Arun Jain

Chairman & Managing Director, Intellect
Chief Architect, Purple Fabric

Indian CEO Driving AI Innovation

Recognised for: Driving Intellect's AI-first strategy and advancing the vision of Business Impact AI, translating deep domain expertise, First Principles Thinking and Design Thinking into enterprise AI innovation.

Purple Fabric

Intellect's Open Business Impact
AI Platform



Best AI Development Platform

Recognised for: Bringing together Enterprise Knowledge, Digital Experts, LLM Optimisation and Governance to help enterprises move from AI experimentation to contextual, governed and measurable business impact.

Building Market Momentum Through Global Engagements

Showcasing innovation, engaging decision-makers and strengthening our global market presence in Q2 2026.

Americas

- SIBOS Miami
- ITC - Insurtech Connect Annual Conference - Vegas
- AASCIF Annual Conference
- Risky Futures Demo Series (Virtual event)



SIBOS Miami

Europe & UK

- ITFA AGM for Trade Finance (9-11Sep)

Middle East

- Money 20/20 Riyadh



Money 20/20 Riyadh

India

- Global Fintech Fest 2026
- Assocham-International Fintech Festival
- FIBAC 2026

Africa & APAC

- WCUC 2026
- TOAP - Trust Officers Association of the Philippines



Global Fintech Fest 2026



Q2 FY27 Financial Highlights

Growth Momentum Across All Financial Metrics

01

Robust top-line growth

Strong Performance delivered with LTM total Income at **₹ 3,388 Cr** reflecting a robust **17% YoY** growth

02

EBITDA growth

LTM EBITDA increased to **₹ 736 Cr** inspite of over 100 cr AI investments

03

License-linked growth

LTM License linked revenue increased to **₹ 1,768 Cr** a robust **18% YoY** growth reinforcing the compounding strength of subscription revenues

04

Accelerating profit growth

LTM PBT stands at **₹ 503 Cr**

05

Cash position growth

LTM Cash and cash equivalents increased to **₹ 1,216 Cr** a **31% YoY** growth reflecting strong cash generation

06

Working capital efficiency

DSO (excluding Contractually Not Due) stood at **111 days**.

FINANCIAL HIGHLIGHTS

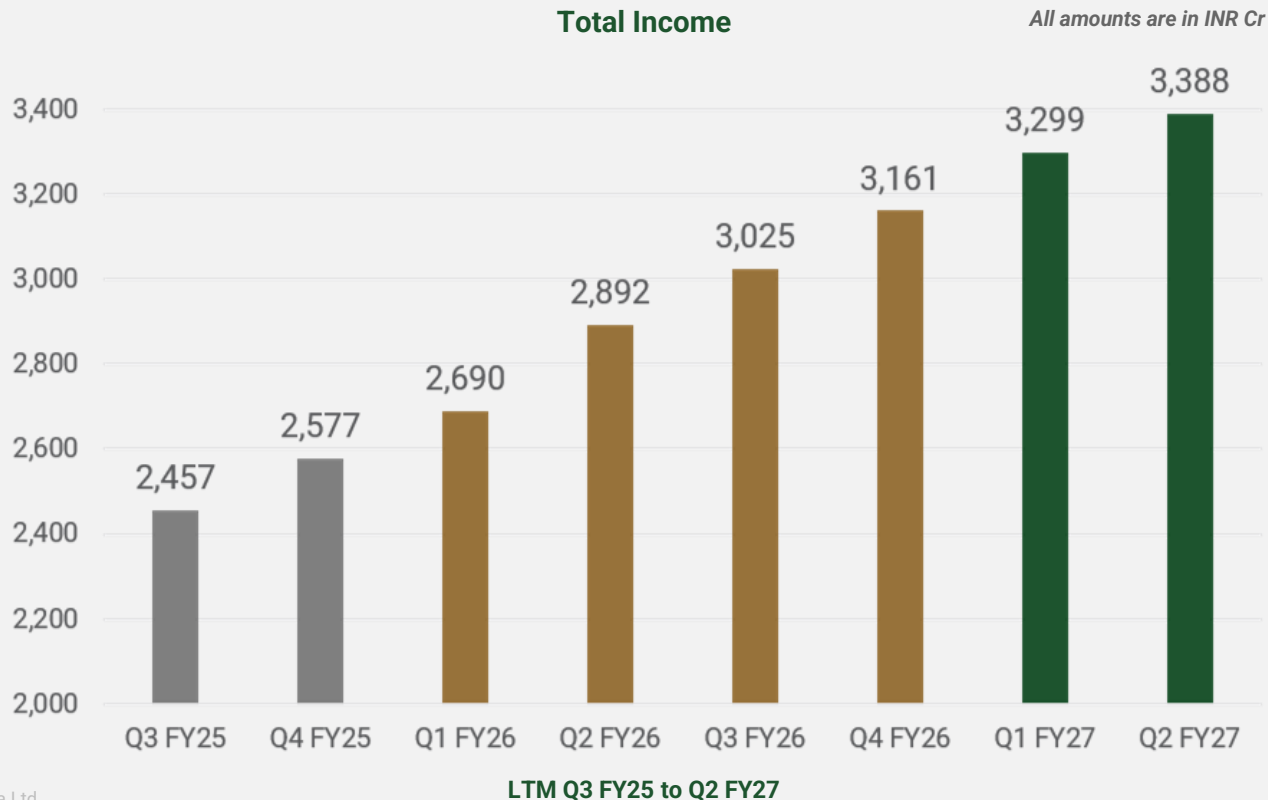
LTM Q2 FY27 – Financial Highlights

All amounts are in INR

<div>Total Income</div> <div>3,388 Cr</div> <div>YoY: +17%</div>	<div>License Linked Revenue</div> <div>1,768 Cr</div> <div>YoY: +18%</div>	<div>License</div> <div>575 Cr</div> <div>YoY: +2%</div>	<div>Platform</div> <div>591 Cr</div> <div>YoY: +51%</div>	<div>AMC</div> <div>603 Cr</div> <div>YoY: +12%</div>
<div>Gross Margin</div> <div>1,919 Cr</div> <div>YoY: +14%</div>	<div>EBITDA</div> <div>736 Cr</div> <div>YoY: +2%</div> <div>Non-GAAP EBITDA (Adjusted EBITDA)</div> <div>802 Cr</div> <div>Excludes stock compensation cost</div>	<div>Profit Before Tax (Before Exceptional Items)</div> <div>503 Cr</div> <div>YoY: -6%</div> <div>With over 100 Cr attributed towards AI Investments</div>	<div>Profit After Tax</div> <div>378 Cr</div> <div>YoY: -6%</div> <div>With over 100 Cr attributed towards AI Investments</div>	<div>Profit After Tax (After Exceptional Items)</div> <div>355 Cr</div>
	<div>Cash & Cash Equivalent</div> <div>1,216 Cr</div>	<div>Collections</div> <div>3,282 Cr</div>	<div>DSO (in Days) (excluding Contractually Not Due)</div> <div>111</div>	

Our Strategy is Translating into Sustained Income Growth

Growth momentum reflects consistent execution, growing platform adoption and stronger customer engagement.



Q2 FY27 - Financial highlights

All amounts are in INR

Total Income

878 Cr

License Linked Revenue

457 Cr

License

164 Cr

Platform

133 Cr

AMC

160 Cr

Gross Margin

503 Cr

EBITDA

199 Cr

Profit Before Tax

137 Cr

Profit After Tax

104 Cr

Collections

815 Cr

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

Additional Information on function-wise classification of the statement of Profit and Loss of the Group

INR Cr

Particulars	Quarter Ended			LTM Year Ended		Full Year Ended	
	Sept 30, 2026 (Q2 FY27)	June 31, 2026 (Q1 FY27)	Sept 30, 2025 (Q2 FY26)	Sept 30, 2026 (Q2 FY27)	Sept 30, 2025 (Q2 FY26)	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

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.

Strengthening Executive Leadership



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.

Stock information

Shareholding Pattern (As on 30th September 2026)

Promoters

29.56 %

FPIs

21.40 %

Mutual Funds

6.74 %

Others

42.30 %

Stock Data (As on 30th September 2026)



Market Cap

₹ 8610.40 Cr



Stock Price

₹ 613



52 Week (High / Low)

₹ 1244 / 595



NSE / BSE - Symbol

INTELLECT / 538835



No. of Shares Outstanding

14,04,63,287



Average Daily Volume (3 Months) - NSE

4.36 Lakhs

Intellect - Contacts

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