Newgen Software Technologies Limited
CIN: L72200DL1992PLC049074, Registered Office: E-44/13, Okhla Phase II, New Delhi 110020, India
Tel: +91 11 46533200, 26384060, 26384146 Fax:+91 11 26383963

Date: 16th July 2026

BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai – 400001	**National Stock Exchange of India Limited** Exchange Plaza, Plot No. C/1, G Block, Bandra- Kurla Complex Bandra (E), Mumbai – 400051
Ref.: Newgen Software Technologies Limited (NEWGEN/INE619B01017) Scrip Code – 540900	Ref.: Newgen Software Technologies Limited (NEWGEN/INE619B01017)

Sub.: Investor Presentation on Financial Results for the quarter ended 30th June 2026

Dear Sir/ Ma'am,

Pursuant to the above-mentioned subject, we are hereby enclosing the Investor Presentation on Financial Results for the quarter ended 30th June 2026.

This is for your kind information and record.

Thanking you.

For Newgen Software Technologies Limited

Aman Mourya

Digitally signed by Aman Mourya
Date: 2026.07.16 13:51:39 +05'30'

Aman Mourya
Company Secretary & Head-Legal

Encl.: a/a

newgen

Orchestrating Intelligent Enterprises

Investor Presentation - Q1 FY’27

AHEAD OF WHAT’S AHEAD

Newgen – Key Highlights (FY'26)

34 years
of Innovation, Passion, and Excellence

Great Place to Work certified
Second time in a row

Presence in
79 countries

17 verticals
Major Verticals including
Banking & FS, Insurance, Government

~500 Active Customers

47 New Logo additions

AI Products introduced for Lending, Trade, Insurance, Knowledge Management, Onboarding

101 customers over Rs 50mn billing

67 patent filings till date, 12 patents filed and **2** granted in the year

Consistently recognized by
Gartner and Forrester

All Figures as of March 31, 2026

Newgen – Financial Snapshot (FY'26)

Rs 15,744 Million
Revenue
(6% YoY Growth)

Rs 9,684 Million
Annuity Revenues*
(62% of Revenues)

Rs 3,691 Million
US Geography Revenue
(17% YoY Growth)

Rs 2,318 Million
Net Cash Flow from Operations

Rs 4,058 Million
EBITDA
(7.9% YoY Growth)

Rs 3,343 Million
PAT (excl. Exceptional items)**
(6.0% YoY Growth)

- Annuity revenues comprise of ATS/AMC and Cloud/ Subscription License revenue streams and Support revenues

** Excludes Exceptional items, Net of tax adjustment

All Figures as of March 31, 2026

NewgenONE Platform: Six Pillars of Dependable AI

NewgenONE: Enterprise orchestration layer designed to coordinate **human expertise, enterprise systems, business processes and AI agents** within a single governed environment

The platform unifies six critical components into a single governed ecosystem—creating a closed-loop orchestration fabric that delivers traceable, compliant, and accountable outcomes at scale.

Content Orb

The enterprise knowledge hub grounding AI in verified, real-time data across policies, records, and regulations.

Customer Communication Management

Delivering personalized, multi-channel, compliant enterprise communications.

Intelligent Document Processing

Intelligent Document Processing for automated classification, extraction, and downstream workflow acceleration.

NewgenONE Orchestration Layer

Orchestration

Governed workflow execution ensuring policy compliance, correct approvals routing, and regulatory audit trails

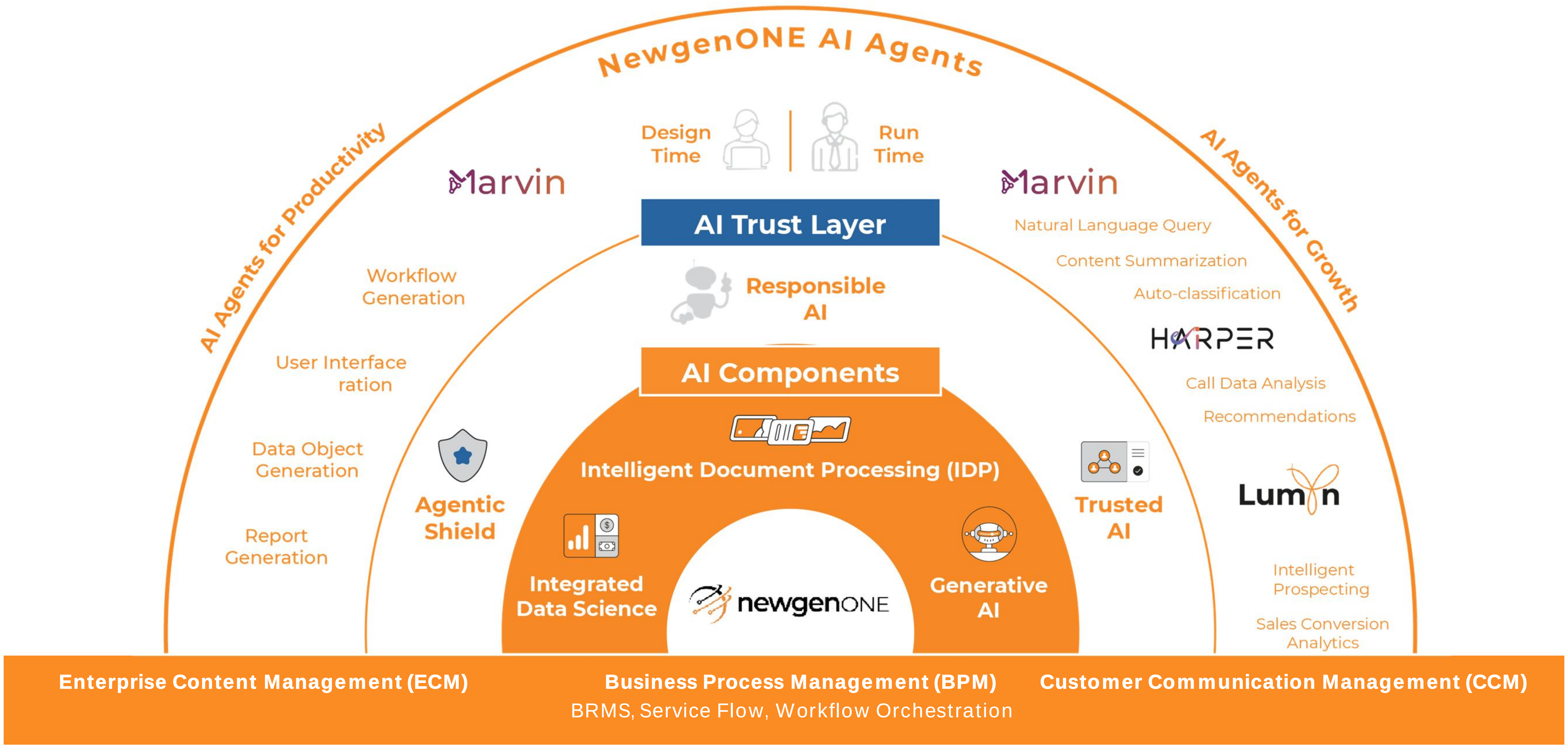
Data Science Studio

Continuous improvement engine with ML model integration, data pipelines, and decisioning intelligence.

Agent Studio

Build, orchestrate, and deploy enterprise-grade AI agents with low-code tools and governed execution models.

Enterprise-wide unified Enterprise AI Agent Platform



The Newgen AI Advantage

Newgen gives Enterprises in **Banking, Insurance & Healthcare and Government verticals** the platform to continuously innovate — embedding AI, automating workflows, and processing intelligence — without disruptions

Efficiency at Scale

Reduce cost and eliminate redundancy across loan origination, claims processing, document handling, and customer communication

Customer Experience That Differentiates

Faster, frictionless journeys — from instant loan decisions to personalized communications to real-time claims — that delight customers and build loyalty

Compliance Without Compromise

Audit-ready, regulation-aligned processes at scale —
with full traceability, explainability, and governance
built into every AI decision and workflow

All from a single governed platform

Newgen AI in Banking: End-to-end Agentic Orchestration

RETAIL

Loan Origination Solution

- Customer Engagement Agent
- Content Processing Agent
- Documentation Agent
- Verification Agent
- Credit Decisioning Engine

Account Onboarding

- Product Recommendation
- Anomaly Detection

Collections Management

- Strategy Simulator
- Call Analytics/Conversational AI
- Probability of Payment

CORPORATE

Loan Origination Solution

- Document AI Agent
- Financial Spreading
- Fin Sight Agent
- Behavioral Agent
- 360-degree risk advisor(Sector & Macro, Contagion Risk, Negative news analytics)
- AI Based CAM

Lead Management

- Call to Text Agent
- Lead Scoring Agent
- RM Assist

TRANSACTIONAL BANKING

Trade Finance – AURA AI

- Intent Sensing Agent
- Document Intelligent Agent
- Compliance validation agent
- Discrepancy detection agent

Supply Chain Finance

- Probability of default
- STP / NSTP classifier Agent
- Pricing Model

Payments

- Payment Fraud monitoring Agent

HORIZONTAL AGENTS

Document Classification Agent | *Document Forensics Agent* | *Communication Agent*

Newgen LCAP

Process Modeler | Form Builder | BRE | Reports/Dashboards | Document Management | Agent Studio | IDP | DS Studio

Newgen AI in Insurance: Streamlining Insurance Operations and Journeys

Life | **Motor** | **Health** | **General**

Sales & Distribution

- Lead Scoring & Qualification Agent
- Product Recommendation Agent
- Agent/Broker Assist Copilot
- Quote Generation Agent

Underwriting

- Underwriting Twin Agent
- Data Enrichment Agent
- Risk Assessment Agent
- Policy Issuance Decision Agent

Claims

- First Notice of Loss Agent
- Claims Adjudication Agent
- Document Verification Agent
- Fraud Detection Agent
- Settlement Recommendation Agent

Servicing

- Endorsement Processing Agent
- Renewal & Retention Agent
- Lapse Prediction Agent
- Customer 360 Insight Agent

HORIZONTAL AGENTS

Document Classification Agent | *Document Forensics Agent* | *Communication Agent*

Newgen LCAP

Process Modeler | **Form Builder** | **BRE** | **Reports/Dashboards** | **Document Management** | **Agent Studio** | **IDP** | **DS Studio**

Newgen AI in Government Product Portfolio

01 Records Management System

- Intelligent Record Classification
- Folder Recommendation
- RAG based NLP search
- Automated Keyword and Metadata Tagging
- Q&A and Summarization
- AI driven Email Filing
- AI agents for departmental work like contract drafting, policy drafting etc
- AI Assisted filing across productivity application
- AI-powered PII detection with auto-redaction at ingestion

02 e-Gov

- AI-Assisted Draft Generation
- Natural Language Report Generation
- Cross-Record Summarization & Knowledge Extraction
- AI-Powered History & Transaction Insights
- Draft Response Preparation from Historical Records
- Smart routing suggestions

03 IDP (Public health, grants and Case management)

- Document Intake across citizen, patient, applicant and admin records
- AI Data Extraction for names, IDs, dates and reference numbers
- Auto-Classification using custom document models
- Smart Verification with suggested corrections
- Exception Handling for incomplete or unclassified documents
- Archival & Integration with OmniDocs and core systems

04 Tender Management

- Tender Planning with type recommendation and cost estimates
- Tender Drafting for technical and commercial documents
- Compliance & Approval validation
- Bid Intake Processing and bid opening statement generation
- Bid Evaluation with compliance checks and price analysis
- RAG-based tender drafting from policies and past awards
- Automated vendor comparison and clarification assistance
- AI-generated evaluation summary and award recommendations

Key Recognitions

FORRESTER®

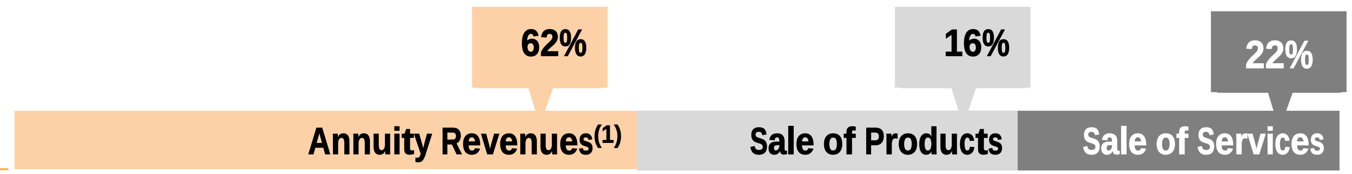
- Recognized as a "Leader" in The Forrester Wave™ Content Platforms, Q1 2025
- Recognized as a "Strong Performer" in The Forrester Wave™ Digital Process Automation Software, Q3 2025
- Recognized as a "Contender" in The Forrester Wave™ Insurance Agency Management Systems, Q4 2025
- Recognized in Forrester's The Document Mining and Analytics Platforms Landscape, Q4 2025
- Recognized in Forrester's The Accounts Payable Invoice Automation Software Landscape, Q4 2025
- Recognized in Forrester's Insurance Agency Management Systems Landscape Q3 2025
- Recognized in Forrester's The Digital Process Autom ation Landscape, Q2 2025

Gartner®

- Recognized as a "Niche Player" in Gartner® Magic Quadrant for Business Orchestration and Automation Technologies
- Recognized in Gartner® Market Guide for Government Grant Management Solutions
- Recognized in Gartner® Market Guide for Commercial Loan Origination Solutions.
- Recognized in Gartner® Market Guide for Commercial Banking Trade Finance
- Recognized in Gartner® Market Guide for Commercial Banking Cash Management
- Recognized in Gartner® Market Guide for U.S.Healthcare Payers ' Provider Network Management Applications
- Recognized in Gartner® Market Guide for U.S. Healthcare Provider Credentialing
- Recognized in Gartner® Hype Cycle for U.S. Healthcare Payers
- Recognized in Gartner® Hype Cycle for Bank Lending

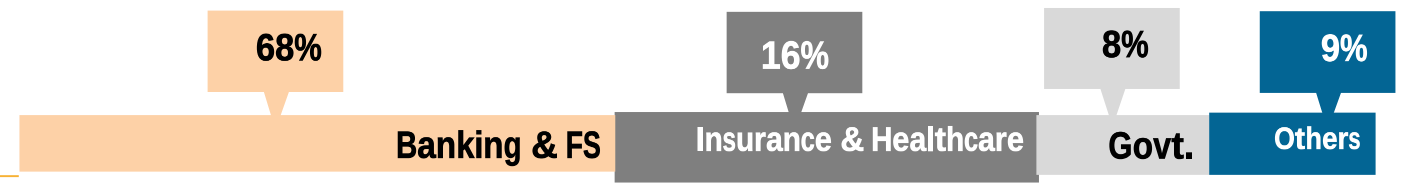
Resilient Business Model in Place

- Large annuity revenues streams



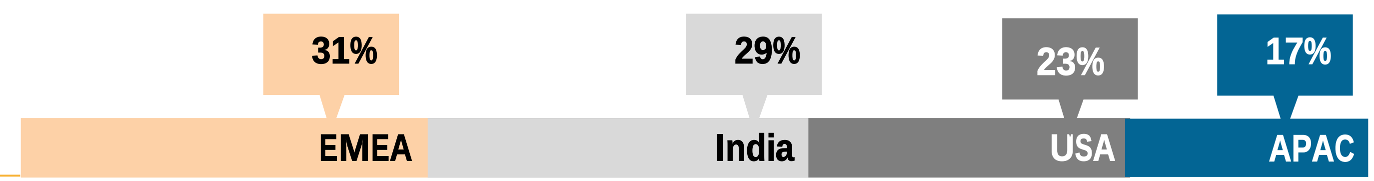
FY26 Revenue Split by Segment

- Mission critical solutions across key verticals



FY26 Revenue Split by Segment

- Diversification across geographies

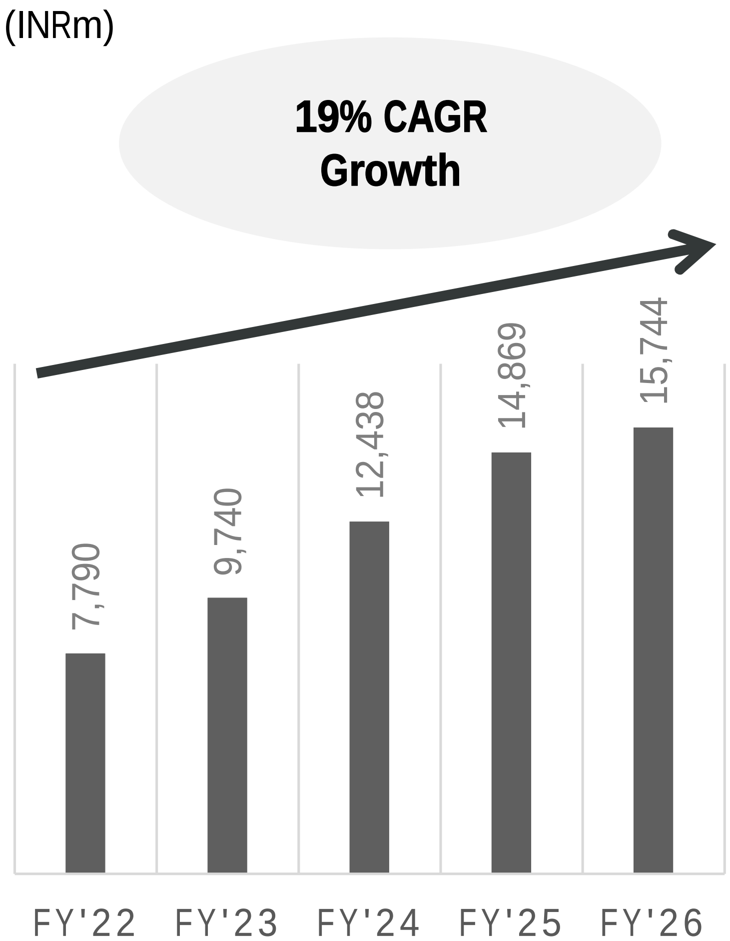


FY26 Revenue Split by Geography

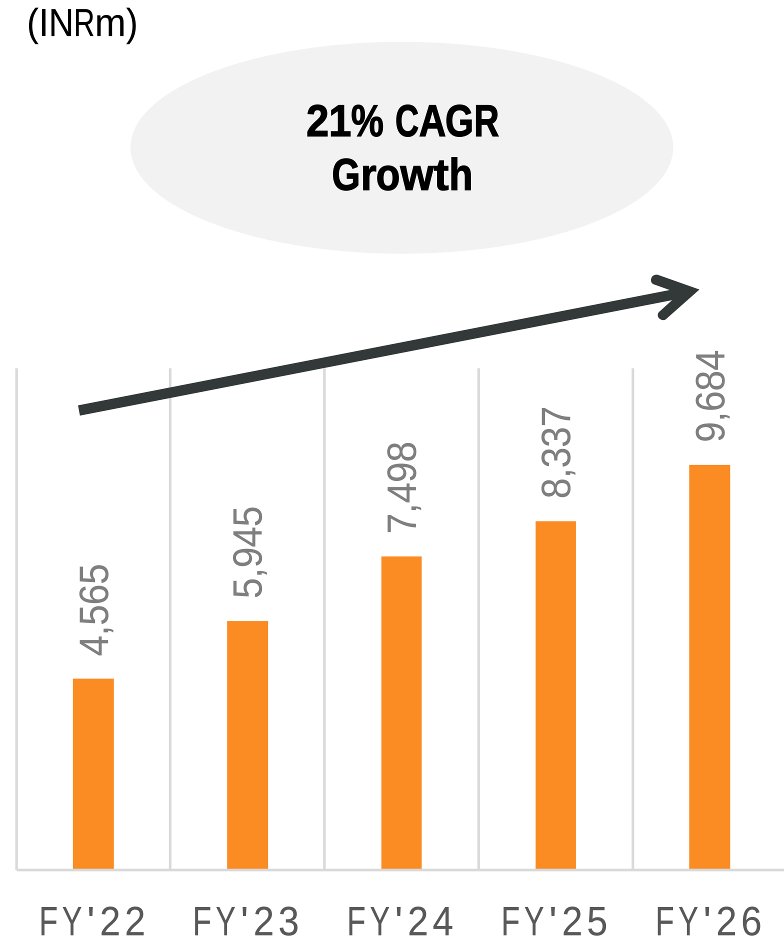
(1) Annuity comprises ATS/AMC, Cloud/ Subscription License and Support revenues

Strong Acceleration in Revenues and Profits

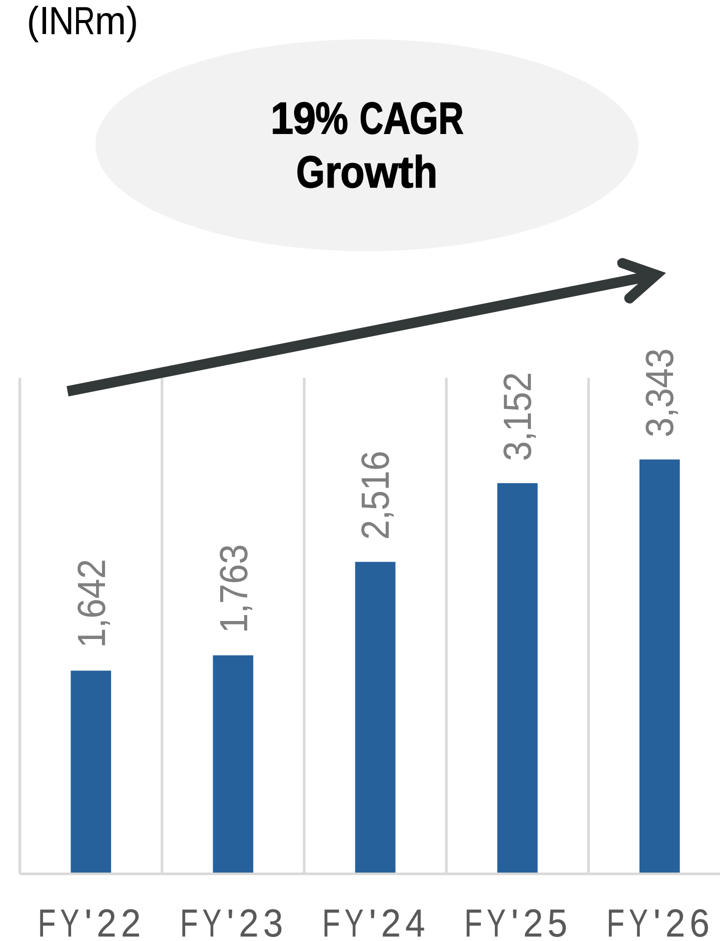
Revenues (INR Mn)



Annuity Revenues (INR Mn)



Profit after Tax (INR Mn) (Excl. Exceptional items)*



(1) Annuity Revenues comprise of ATS/AMC, Cloud/ Subscription fee for License and Support revenue streams
(2) Excludes Exceptional Items, Net of tax adjustment. Post considering the impact of Labour Codes and Provision for legal claim, the Profit after Tax is Rs 106 cr for Q4 FY'26 and Rs 301 cr for FY'26, Basic EPS is Rs 7.56 for Q4 FY26 and Rs 21.38 for FY'26.

Board of Directors

Diwakar Nigam
Chairman and Managing Director

T.S. Varadarajan
Vice Chairman and Whole Time Director

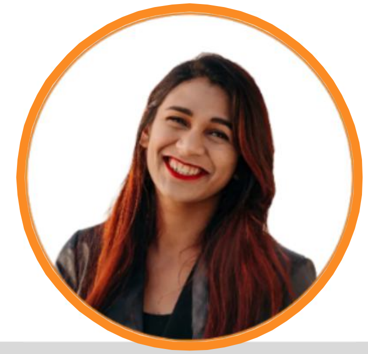
Priyadarshini Nigam
Whole Time Director

Padmaja Krishnan
Independent Director

Saurabh Srivastava
Independent Director

Subramaniam Ramnath Iyer
Independent Director

Sudhir Sethi
Independent Director



Shubhi Nigam
Non-Executive Director

Leadership Team

Diwakar Nigam
Chairman and Managing Director

Virender Jeet
Chief Executive Officer

Tarun Nandwani
Chief Operating Officer

Dr. S.J. Raj
EVP – Global Business Strategy and HR

Anand Raman
EVP & COO - Newgen Software Inc.

Arun Kumar Gupta
Chief Financial Officer

Sunil Pandita
Sr. VP – Sales (India & South Asia)

Vivek Bhatnagar
Sr. VP –Sales (MEA)

Rajvinder Singh Kohli
Sr. VP – Global GSI Sales

Leadership Team

R. Krishna Kumar
VP – Sales (Australia)

Prashant Sahai
VP – Sales (Middle East)

Pramod Kumar
VP – Sales (APAC)

Sandeep Hinduja
VP – Sales (Americas)

Jagadish Yarlagadda
VP – Sales (Americas)

Purushotam Savlani
VP - Sales (KSA)

Runki Goswami
VP – Marketing

Atin Kumar
VP-Global Delivery

Kashish Daya Kapoor
CHRO

Rajnish Kumar
VP –HR (Talent Management & DEI)

Anurag Kumar Shah
VP – Product & Solutions (Americas)

Nitin Gupta
VP – Customer Success (Americas)

Arpan Bansal
VP – Marketing (Govt. & GSI Initiatives)

Nikhil Sawhney
VP – Customer Relations (EMEA, APAC)

Ritesh Varma
VP – Product & Solutions (India, EMEA, APAC)

Shikha Bhatt
VP – Delivery (India)

Sanjay Pandey
VP – Product Engineering

Varun Goswami
VP – Product Management

Deepika Kapoor
VP – Product

Dinesh Kumar Parikh
VP – Product

Kaushal Verma
VP – New Solutions Group (Banking)

Anagat Pareek
VP – Cloud and Cyber Security

Saras Agarwal
VP – Healthcare COE and Strategic Accounts (US)

Leadership for What's Ahead

Tarun Nandwani appointed as CEO and Pramod Kumar appointed at CGO effective August 1, 2026, reflecting Newgen's commitment to scaling its next phase of growth

Tarun Nandwani | Chief Executive Officer

- Played a pivotal role in shaping Newgen's business strategy, customer-centric culture, operational excellence, and growth agenda.
- Under his leadership, Newgen strengthened its global footprint, expanded strategic product portfolios, deepened customer relationships, and enhanced execution capabilities across the organization.
- Instrumental in establishing and scaling several strategic business lines, including Trade Finance, Lending, Liability Products, Payments, Insurance Policy Administration, and Loan Management Solutions.
- Holds a bachelor's degree in engineering from the University of Delhi.

Pramod Kumar | Chief Growth Officer

- Brings a unique combination of technology, product, strategy, marketing, and business leadership experience
- Held leadership positions across Product Management, R&D, Strategy, Marketing, Business Development, and Regional Operations at Newgen over last 27 years
- Led the growth of Newgen's APAC business, helping increase regional revenues by ~ 27% CAGR over 5 years. Instrumental in acquisition of 75 logos in APAC establishing and scaling Newgen's government business in the region
- Championed growth through strategic partnerships, market expansion initiatives, advisory networks, and ecosystem development
- Holds a bachelor's degree in engineering from the National Institute of Technology, Allahabad, and MBA from the International Management Institute, New Delhi.

Q1 FY’27 Results

Financial Summary (Consolidated)

Particulars		Q1FY27	Q1FY26	YoY Growth	FY'26	FY'25	YoY Growth
Revenue (INR Mn)	Revenue from operations	3,567	3,207	11.2%	15,744	14,869	5.9%
	Other Income	363	294	23.4%	670	636	5.4%
	Total Income	**3,930**	**3,500**	12.3%	**16,414**	**15,505**	5.9%
Profits (INR Mn)	EBITDA	559	450	24.2%	4,058	3,762	7.9%
	Profit after tax *(excl. Exceptional items)**	628	497	26.3%	3,343	3,152	6.0%
Margin (%)	EBITDA	15.7%	14.0%		25.8%	25.3%	
	Profit after tax *(excl. Exceptional items)* (on revenue)*	17.6%	15.5%		21.2%	21.2%	
EPS (INR)	Basic*	4.44	3.55	25.3%	23.77	22.53	5.5%
	Diluted **	4.41	3.45	28.0%	23.62	21.89	7.9%

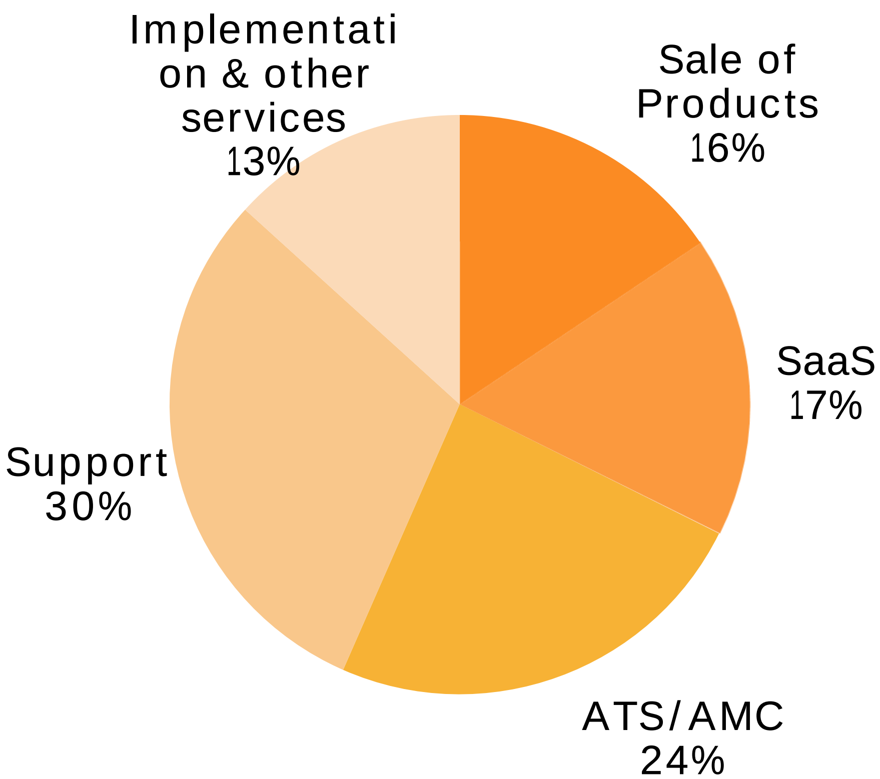
Q1 FY'27 v/s Q1 FY'26

- Revenue growth of 11% Q1 YoY with strong growth across major geographies
- EBIDTA witnessed a growth of 24%, with margins expanding from 14% to 15.7%
- Profit after Tax witnessed a growth of 26% Q1 YoY with margins expanding from 15.5% to 17.6%

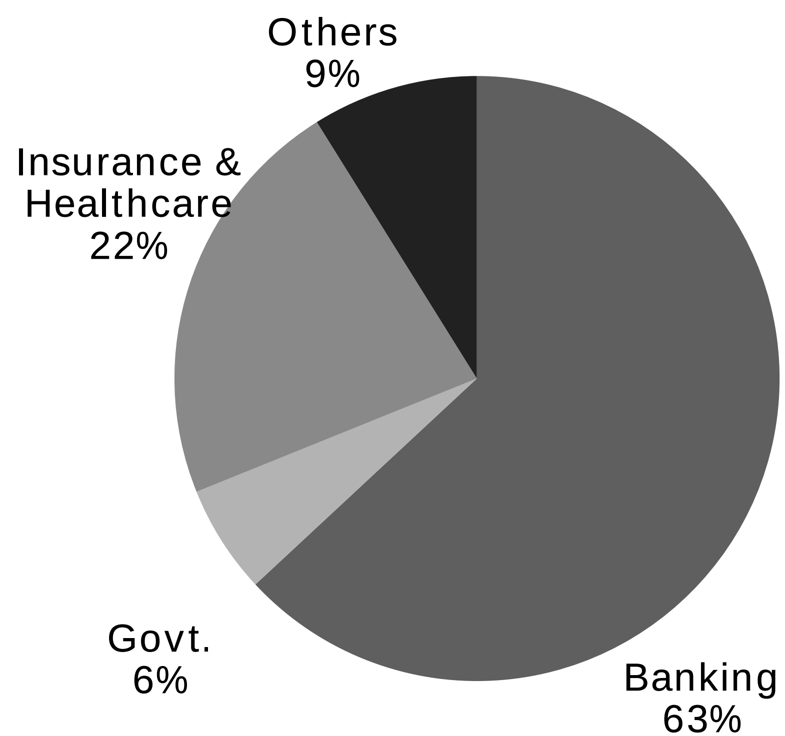
** Excluding Exceptional items, net of tax adjustment

Revenues Across Verticals and Geographies

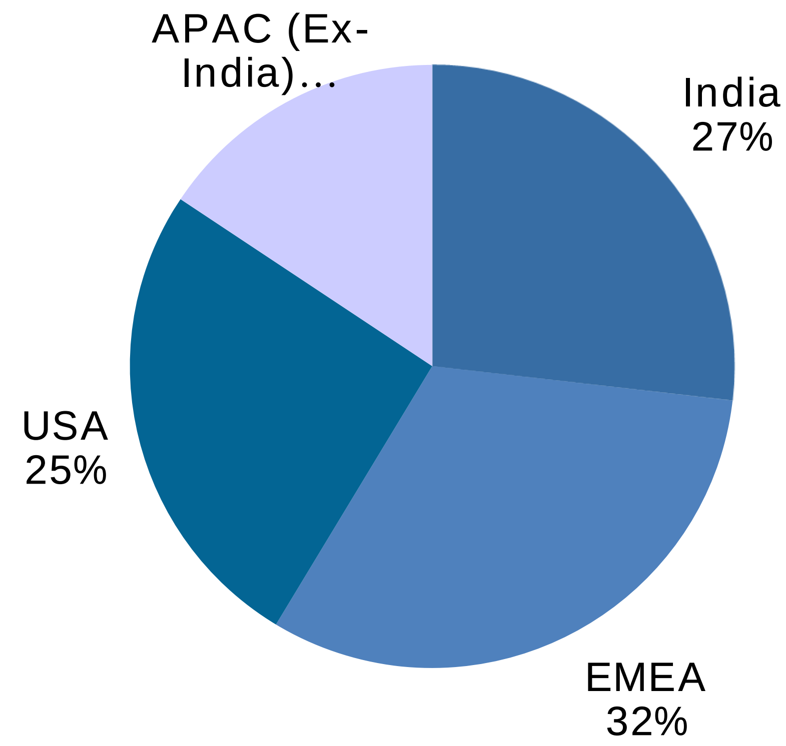
Q1 FY'27 Revenue Split by Segment



Q1 FY'27 Revenue Split by Vertical



Q1 FY'27 Revenue Split by Geography



Key Business Highlights

- **Delivered broad-based geographic growth**, led by the Americas, where revenues grew 27% YoY, followed by APAC at 12% YoY and EMEA at 10% YoY, reflecting healthy demand across key international markets.
- **Added 10 new enterprise customers during the quarter**, further strengthening the Company's global customer base across priority industries.
- Recognized in **The Forrester Wave™: Accounts Payable Invoice Automation Software, Q2 2026***
- Recognized in **Forrester's 'The Adaptive Process Orchestration Software Landscape, Q2 2026'***
- Recognized in **Forrester's 'The AppGen and Low-Code Platforms Landscape, Q2 2026'***

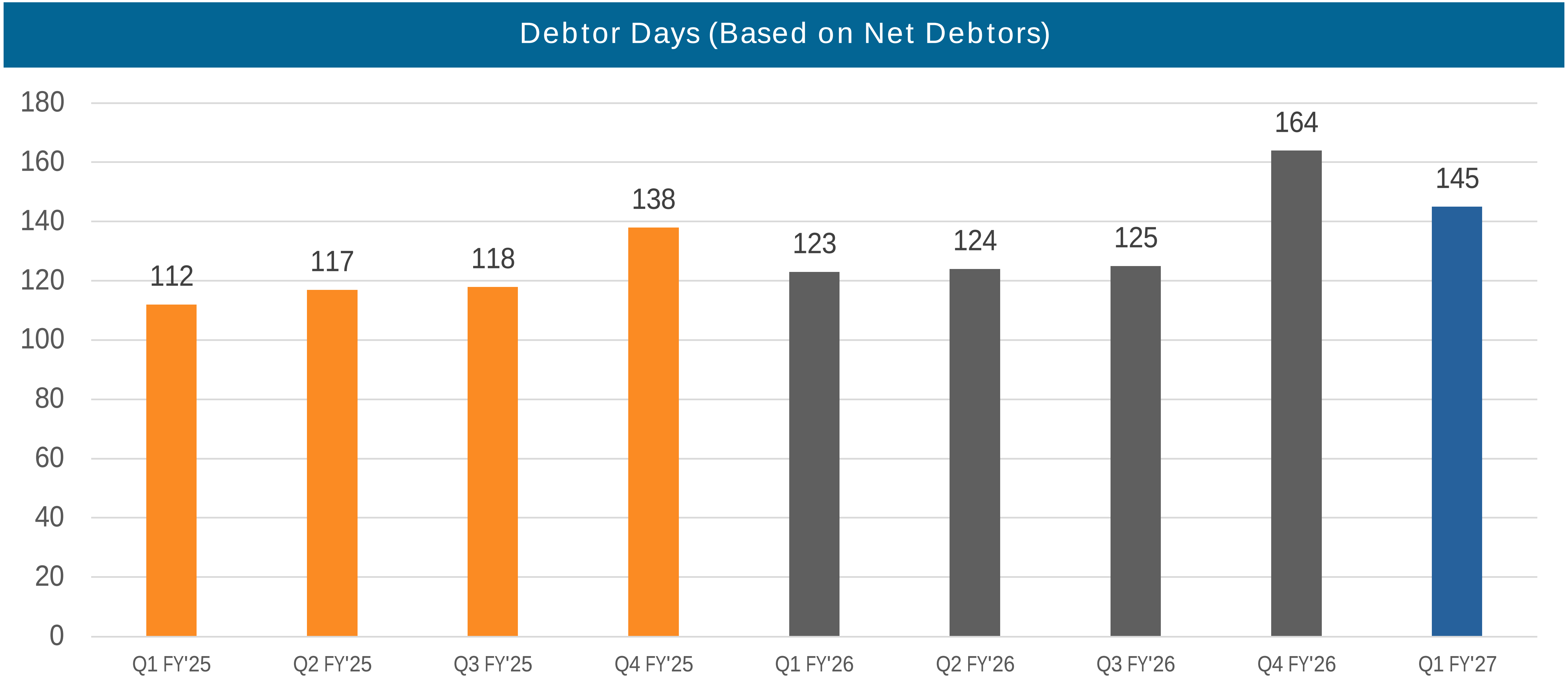
*Press Releases | Newgen Software

Key Wins

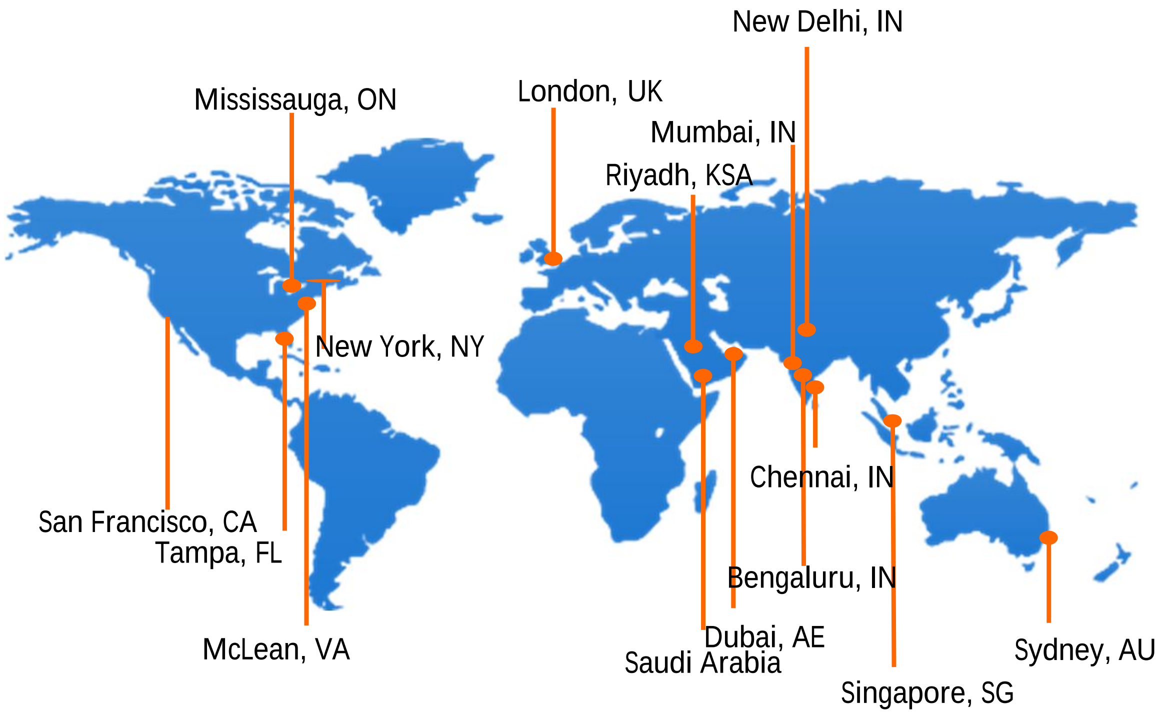
Secured several strategic customer wins across banking, insurance, and enterprise content management, including:

- **A Core Insurance Platform (Policy Administration System) transformation project for a customer in Kuwait**, valued at KWD 875,000 (approximately ₹26.7 crore).
- **A Retail Loan Origination Solution deployment for an organization in the Philippines**, valued at USD 1.71 million (approximately ₹16.2 crore).
- **An order from Annapurna Finance Private Limited in India for the implementation and maintenance of AI-enabled Loan Origination and Collections System**, valued at ₹15.6 crore.
- **An engagement with a leading UK enterprise to implement Newgen's Enterprise Content Management platform**, including cloud software licences, implementation, and migration services, valued at GBP 1.13 million (approximately ₹14.5 crore).

Debtors Days



Note: The business is seasonal in nature with proportionately higher revenues and debtor days in the year end period (March)



Global Offices

India Offices include Mumbai, Chennai, Bengaluru, Kolkata, Hyderabad, Noida, New Delhi

For any investor queries, please contact:

Deepti Mehra Chugh
Head – Investor Relations
Phone: +91 11 46 533 200
Mail : **deepti.chugh@newgensoft.com** **www.newgensoft.com**

Disclaimer

This presentation may contain certain forward-looking statements concerning Newgen Software Technologies' future business prospects and business profitability, which are subject to several risks and uncertainties and the actual results could materially differ from those in such forward-looking statements.

The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding fluctuations in earnings, our ability to manage growth and new business opportunities, competition (both domestic and international), economic growth in India and the target countries for business, ability to attract and retain highly skilled professionals, time and cost over runs on projects, our ability to manage our international operations, government policies, interest and other fiscal costs generally prevailing in the economy and general economic conditions affecting the industry. Past performance may not be indicative of future performance.

The company does not undertake to make any announcement in case any of these forward-looking statements become materially incorrect in future or update any forward-looking statements made from time to time by or on behalf of the company.

P&L Statement

(All amounts in INR Mn, except per share data and unless otherwise stated)	Q1 FY 2027	Q4 FY 2026	Q1 FY 2026	FY 2026	FY 2025
Revenue					
Revenue from operations	3,566.8	4,526.7	3,206.6	15,744.0	14,868.8
Other income	362.7	43.5	293.9	670.1	635.8
Total revenue	**3,929.6**	**4,570.2**	**3,500.4**	**16,414.0**	**15,504.6**
Expenses					
Employee benefits	1,901.0	1,828.0	1,815.1	7,422.7	7,410.4
Finance costs	8.6	9.9	12.2	54.7	47.7
Depreciation and amortization	92.1	93.7	90.6	365.9	330.4
Other expenses	1,106.8	1,177.4	941.5	4,263.5	3,696.3
Total expenses	**3,108.4**	**3,109.0**	**2,859.4**	**12,106.8**	**11,484.9**
Profit before tax	**821.2**	**1,461.2**	**641.1**	**4,307.2**	**4,019.7**
Exceptional Items		**83.3**		**434.3**	**-**
Tax expenses					
Current tax / Tax expense for earlier years	185.7	392.8	151.9	1,085.0	987.2
Deferred tax (credit)/charge	7.2	-77.9	-8.1	-217.9	-119.9
Profit after tax for the year	**628.2**	**1,063.0**	**497.2**	**3,005.8**	**3,152.4**
Other comprehensive income/(loss) for the year, net of income tax	**12.1**	**123.9**	**30.2**	**274.5**	**35.4**
Total comprehensive income for the year	**640.3**	**1,186.8**	**527.4**	**3,280.3**	**3,187.9**
Earnings per equity share (face value of Rs. 10 per share)					
Basic earning per share	4.44	7.56	3.55	21.38	22.53
Diluted earning per share	4.41	7.51	3.45	21.24	21.89

Orchestrating Intelligent Enterprises

info@newgensoft.com