

Date: October 22, 2026

To,
The Manager
Listing Department
National Stock Exchange of India Limited (NSE)
Exchange Plaza, 5th Floor
Plot No. C/1, G-Block
Bandra-Kurla Complex
Bandra (E), Mumbai - 400 051
Symbol: SAGILITY

To,
The Manager
Listing Department
BSE Limited (BSE)
Phiroze Jeejeebhoy Towers
Dalal Street Mumbai - 400 001
Scrip Code:544282

Dear Sir/Ma'am,

Subject: Submission of Investor Presentation to be made to investors on October 22, 2026, pursuant to Regulation 30 read with Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

In continuation of our letter dated October 14, 2026, please find enclosed the investor presentation on the financial results of Sagility Limited for the quarter and half-year ended September 30, 2026. The presentation will be made to investors during the meeting scheduled for today, Thursday, October 22, 2026, at 7:30 p.m. (IST).

The details are also being made available on the Company's website <https://sagility.com/>

This is for your kind information and record.

Thanking You,

For Sagility Limited

SATISHKUMAR
SAKHARAYAPATTANA
SEETHARAMAIAH

Digitally signed by SATISHKUMAR
SAKHARAYAPATTANA
SEETHARAMAIAH
Date: 2026.10.22 18:22:50 +05'30'

Satishkumar Sakharayapattana Seetharamaiah
Company Secretary & Compliance Officer
M. No: A16008

Encl: a/a

Sagility Limited

(Formerly Sagility India Limited)

Registered Office - No. 23 & 24, AMR Tech Park, Building 2A, First Floor Hongasandara Village, Off Hosur Road, Bommanahalli, Bengaluru – 560068, Karnataka, India

Corporate Identification Number: L72900KA2021PLC150054

Tel. No.: 080-71251500, E-mail: investorservices@sagility.com, Website: www.sagility.com



Investor Deck – Q2 FY27

Oct 22, 2026

Safe Harbor

Certain statements in this release concerning Sagility's future growth prospects may be seen as forward-looking statements, which involve a number of risks and uncertainties that could cause the actuals to differ materially from such statements. Sagility does not undertake to update any such statement that may have been made from time to time by or on behalf of the company.

Performance Highlights



Q2 FY27

Business Insights

H1 FY27



Revenue

₹ 20,321
Million
US\$212.6M

YoY growth %
22.5%

12.2% in CC

YoY growth %
(Excl. CareSeed)
22.2%

11.9% in CC



Adjusted EBITDA

₹ 5,353
Million
US\$56.0M

Margin %
26.3%

YoY growth %
23.0%



Adjusted PAT

₹ 3,254
Million
US\$34.0M

Margin %
16.0%

YoY growth %
8.1%

- ▶ **11.9% Y-o-Y Constant currency organic growth in Q2 FY27**, driven by expansion within national payers and mid market clients
- ▶ **Won \$40.2 M of ACV** in Q2 FY27, from 31 existing clients and 1 new logo. Increasing traction seen in larger deals, supported by cross-sell and transformation-led opportunities
- ▶ Growing **AI momentum with new SOW wins**, production deployments driving client efficiencies, and AI-led GTM transformation enabling faster solutioning
- ▶ Acquired **Chirok Health LLC** to accelerate Provider segment growth. The acquisition adds specialized CDI and coding capabilities, extending Sagility's end-to-end RCM offering and unlocking new growth opportunities.

Interim Dividend ₹0.15 per share



Revenue

₹ 39,956
Million
US\$420.4M

YoY growth %
25.0%

13.7% in CC

YoY growth %
(Excl. CareSeed)
24.7%

13.4% in CC



Adjusted EBITDA

₹ 10,069
Million
US\$105.9M

Margin %
25.2%

YoY growth %
25.2%



Adjusted PAT

₹ 5,951
Million
US\$62.6M

Margin %
14.9%

YoY growth %
18.9%

Rewards & Recognitions



Leader in Avasant's Healthcare Payer Business Process Transformation 2026 RadarView™



Received the **Voice of the Customer Honor** – HLS Services Specialist



Sagility India ranked 57 in **100 Best Large Workplaces in Asia 2026** by Great Place to Work®.

Recognized amongst **Top 10 India's Best Workplaces for Women 2026**

Sagility India earns **Great Place To Work® Certification™** for the **second consecutive year**



Winner of **Bronze Stevie® Award** in the **AI Adoption with Headcount Growth**



Sagility won the **Golden Peacock Award** for **ESG**



Sagility's SmarTec Nurse Assist solution won **2026 Stratus Awards** for **Cloud Computing by Business Intelligence Group** in SaaS category

	Q2 FY27	Q1 FY27	Q2 FY26	YoY%	H1 FY27	H1 FY26	YoY%
Revenue from Operation (in ₹ M)	20,321	19,635	16,585	22.5%	39,956	31,974	25.0%
Steady state Revenue	20,321	19,635	16,585	22.5%	39,956	31,974	25.0%
Seasonal Revenue (Open Enrollment/AEP)	-	-	-	-	-	-	-
Revenue by Vertical Split							
By Payer	89.9%	89.6%	88.5%		89.7%	88.4%	
By Provider	10.1%	10.4%	11.5%		10.3%	11.6%	
Growth in revenue from operation (%)	22.5%	27.6%	25.2%		25.0%	25.5%	
Adjusted EBITDA* (in ₹ M)	5,353	4,716	4,352	23.0%	10,069	8,039	25.2%
Adjusted EBITDA %	26.3%	24.0%	26.2%		25.2%	25.1%	
Adjusted PAT** (in ₹ M)	3,254	2,697	3,010	8.1%	5,951	5,007	18.9%
Adjusted PAT %	16.0%	13.7%	18.1%		14.9%	15.7%	
Total Number of Employees at the end of period	51,486	47,307	44,185	16.5%	51,486	44,185	16.5%
Voluntary attrition rate^ (%)	25.7%	28.6%	26.3%		26.6%	26.3%	

Note: *Adjusted EBITDA represents EBITDA adjusted for earnouts payable under acquisition agreements (DCI, BirchAI, BroadPath & CareSeed), share-based payment awards and excludes other income (including forex gain/loss).

**Adjusted PAT reflects EBITDA adjustments excluding other income and FX and adjustments for amortization of intangible assets arising from the carve-out of the healthcare business from HGS, as well as the statutory impact of increase in Minimum wages in Karnataka & Telangana, net of tax

^Voluntary attrition is calculated for employees with tenure exceeding 90 days and presented on an annualized basis, derived from voluntary exits during the respective quarter

Annual KPIs

	H1 FY27	FY26	FY25	FY24	FY23
Numbers of Client group					
Active	105	82	75	44	35
Number of new client addition (Gross)	28**	17	38	13	7
Delivery Sites					
Number of delivery sites	28	31	33	30	27
New site addition (Gross)	-	4	10	4	2
	TTM Sep26	FY26	FY25	FY24	FY23
Client groups contribution to revenues*					
Top 3 Client %	60.1%	59.9%	66.2%	68.3%	72.4%
Top 5 Client %	70.3%	70.4%	77.9%	79.2%	80.6%
Top 10 Client %	84.4%	83.9%	90.5%	91.4%	90.7%
Number of Million-dollar client groups					
Number of clients contributing more than US\$ 20M	10	9	7	5	4
Number of clients contributing to US\$ 5M - US\$ 20M	8	7	6	7	7
Number of clients contributing to US\$ 1M - US\$ 5M	22	21	12	12	12
Number of clients contributing less than US\$ 1M	65	45	50	20	12

*Client groups comprise client entities together with their affiliates.

**30 clients added via CareSeed acquisition – 26 new client groups, 2 common client groups, 2 affiliates of existing client groups



ChirokHealth

Where every story matters

Comprehensive end-to-end Provider RCM solution



Chirok strengthens Sagility’s provider footprint



Founded in **2020** and headquartered in Nashville, **Chirok Health** is a specialized provider of Clinical Documentation Improvement (CDI) solutions. The company complements its core CDI offerings with adjacent solutions, including medical coding, RAC, and HEDIS/Stars quality services.

US\$13 M

TTM Sep 2026
revenue

35.8%

TTM Sep 2026
Adjusted EBITDA margin

12+

Provider Clients (including
large hospital systems)

115%+

Net revenue
retention¹

750+

Employees

Valuation

US\$20 M

Upfront payment

Additionally, contingent consideration up to
US\$12.35 M payable subject to achievement of
specified performance milestones

What Chirok adds to Sagility



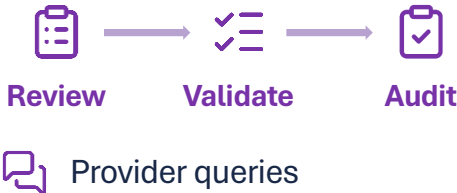
**Mid-revenue
Cycle expertise**

Prospective, concurrent
& retrospective CDI

Coding & quality audits



CHEMP
Workflow platform



**Provider
relationships**

Health systems
Physician groups
Risk-bearing providers



**Specialist
talent**

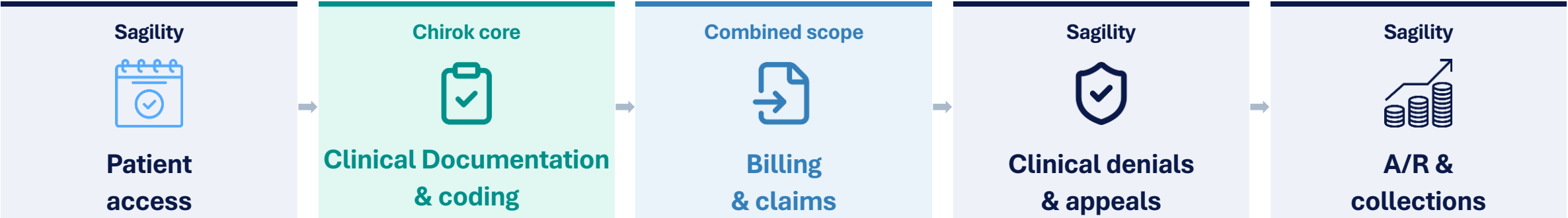
700+ operations staff

Coding, QA & billing
India & US delivery

Unlocks synergies to broaden Sagility’s provider offering and deliver greater client value

¹percentage of recurring revenue retained from existing customer base over a set period, including upgrades/expansions while subtracting downgrades/churn.

Chirok bridges the CDI and coding gap, enabling Sagility to offer more comprehensive end-to-end provider revenue solutions



Growth opportunities



Deepen provider relationships

Health systems and physician groups

Cross-sell patient access, denials and collections. Extend CDI and coding into additional specialties.



Support value-based care

Risk-bearing providers

Pair accurate documentation and HCC capture with Sagility's care management, coordination and outreach.



Payer Quality

Health plans

Combine chart review with HEDIS abstraction and care-gap closure.

Chirok rounds out Sagility clinical capabilities across providers and payers, enabling a more complete end-to-end offering.

Marketing & Thought Leadership



AI & Intelligent Operations

SmarTec
Solutions
Advisor,
Sasha



CoreIQ
Operational
System of
Intelligence



Healthcare Perspectives

Sagility Synchrony

VIDEO HIGHLIGHT
The Missing AI Link: A New
Operating Model

Watch the Full Videocast

AI Isn't Failing -
Our Approach Is

Saurabh Gupta
President, HFS Research
Ramesh Gopalan
Group CEO and Managing Director



Provider Services

VIDEO HIGHLIGHT
The New Economics of
Healthcare Providers in the
AI Era

Watch the Full Videocast

What Healthcare Providers
Need to Do Differently Now

Rohan Kulkarni
Executive Research Leader, Healthcare & Life Sciences,
HFS Research
Titus Leo
SVP Sagility Provider Solutions, Sagility



Claims Lifecycle



The Tate Chronicles – Weekdays at 11:30 am, 7:30pm,
and 3:30 am ET

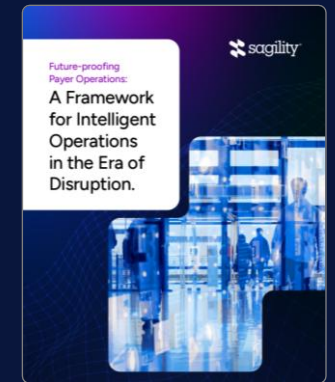
Dispatches from the frontline of Healthcare IT
From border to border and coast to coast and all the ships at sea, Tune in to your correspondent Jim
Tate on The Tate Chronicles. Join him as he cuts through the fog and static, untangles the leading edge of
healthcare technology. Come with him as he explores emerging technologies that hold potential to bring
beneficial disruptions to healthcare. The Tate Chronicles is a production of Healthcare NOW Radio.



Research & Insights

White Paper

Future-Proofing
Healthcare Payer
Operations with
Intelligence



Case Studies

HealthBridge
Connect



SmarTec
Voice Agent



Blogs

CMS-0057-F
Compliance



Payment Accuracy
Across the Claims
Lifecycle



Financial Highlights



Financial Highlights

Q2 FY27

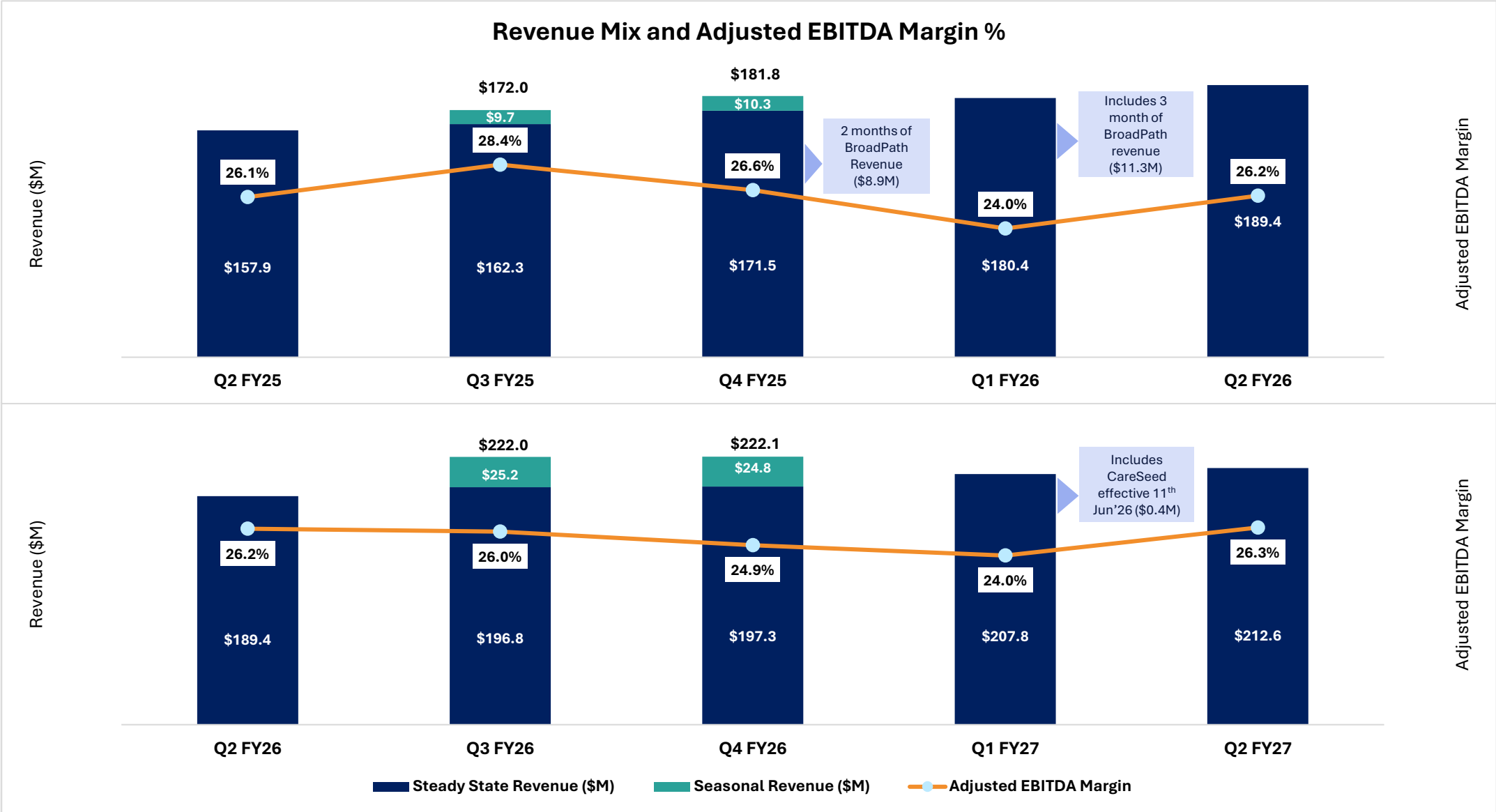
			
Revenue	Adjusted EBITDA	Adjusted PAT	OCF
₹ 20,321 Million	₹ 5,353 Million	₹ 3,254 Million	₹ 3,182 Million
YoY growth 22.5% <i>12.2% in CC</i>	Margin % 26.3%	Margin % 16.0%	Conversion % 60.6%
YoY Growth (Excl. CareSeed) 22.2% <i>11.9% in CC</i>	YoY growth % 23.0%	YoY growth % 8.1%	DSO 78 days

H1 FY27

			
Revenue	Adjusted EBITDA	Adjusted PAT	OCF
₹ 39,956 Million	₹ 10,069 Million	₹ 5,951 Million	₹ 6,343 Million
YoY growth 25.0% <i>13.7% in CC</i>	Margin % 25.2%	Margin % 14.9%	Conversion % 64.9%
YoY Growth (Excl. CareSeed) 24.7% <i>13.4% in CC</i>	YoY growth % 25.2%	YoY growth % 18.9%	DSO 78 days

Q2 FY27 revenue grew 22.5% YoY, while adjusted EBITDA margin improved to 26.3%

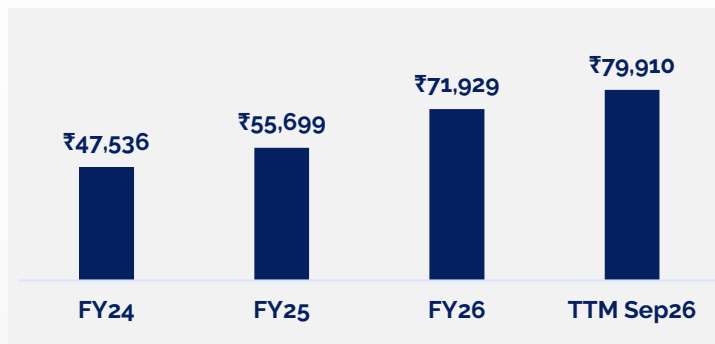
Quarterly Seasonality



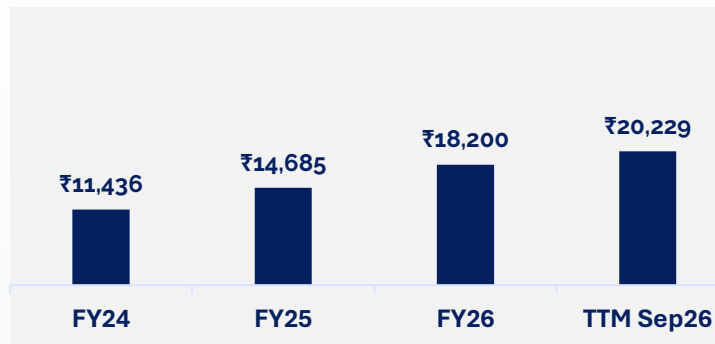
Our Revenues exhibit seasonality. Q3 & Q4 have seasonal Revenues from Open Enrolment and AEP

Long Term Financial Performance Snapshot

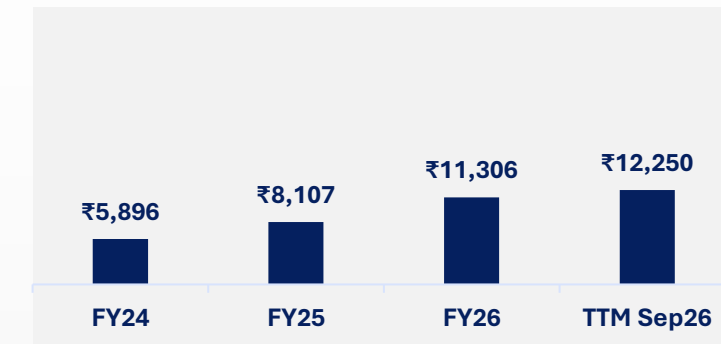
Revenue (₹M)	FY25	FY26
(growth % Y-o-Y)	17.2% ↑	29.1% ↑



Adj. EBITDA* (₹M)	FY25	FY26
(growth % Y-o-Y)	28.4% ↑	23.9% ↑



Adj. PAT (₹M)	FY25	FY26
(growth % Y-o-Y)	37.5% ↑	39.5% ↑

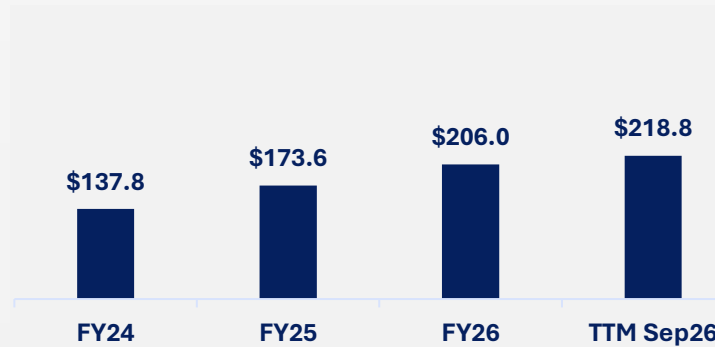


Consistent Revenue and profitability growth

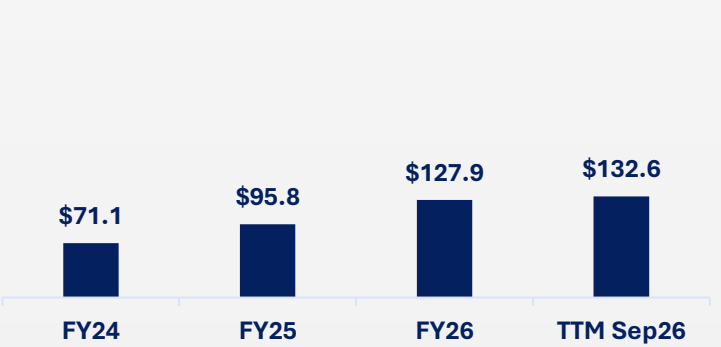
Revenue (\$M)	FY25	FY26
(growth % Y-o-Y)	14.9% ↑	23.6% ↑



Adj. EBITDA* (\$M)	FY25	FY26
(growth % Y-o-Y)	25.9% ↑	18.7% ↑

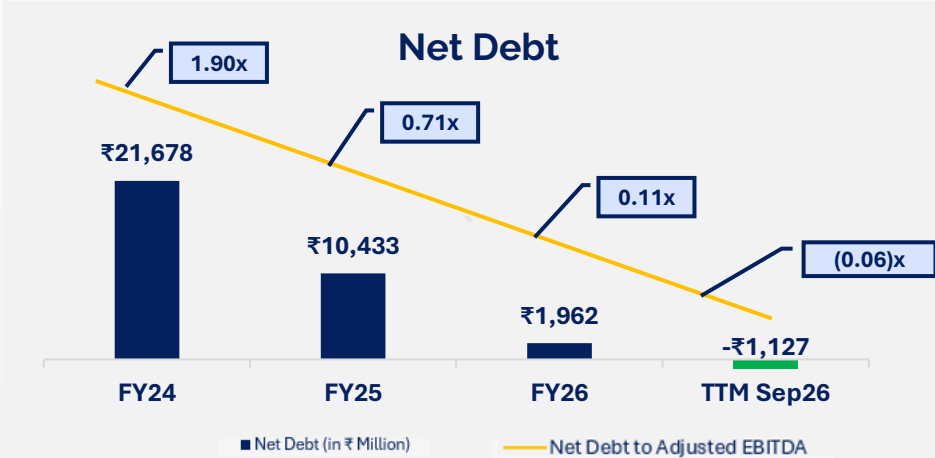
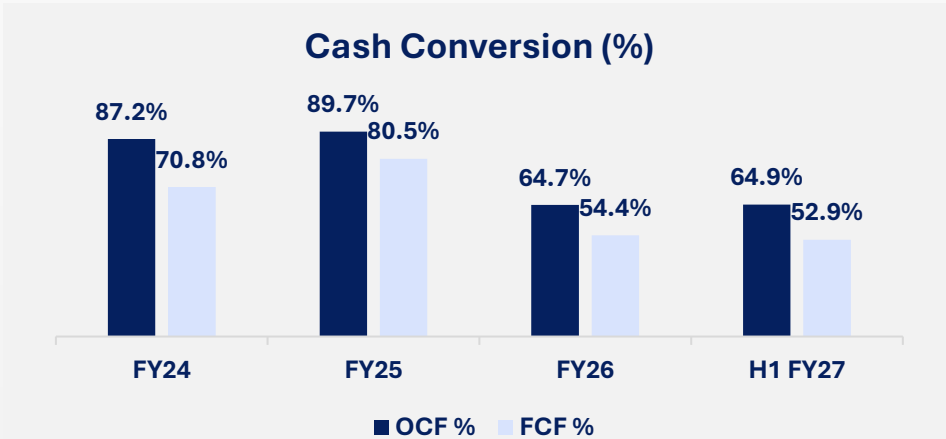
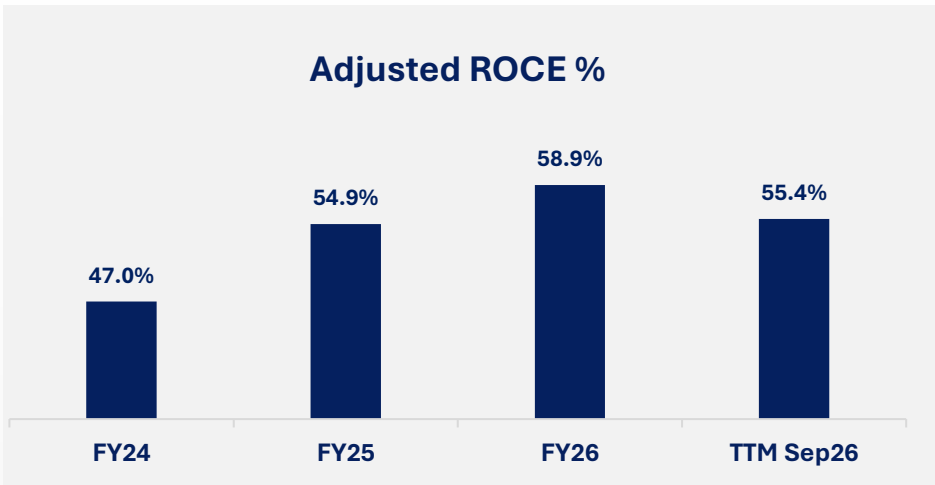
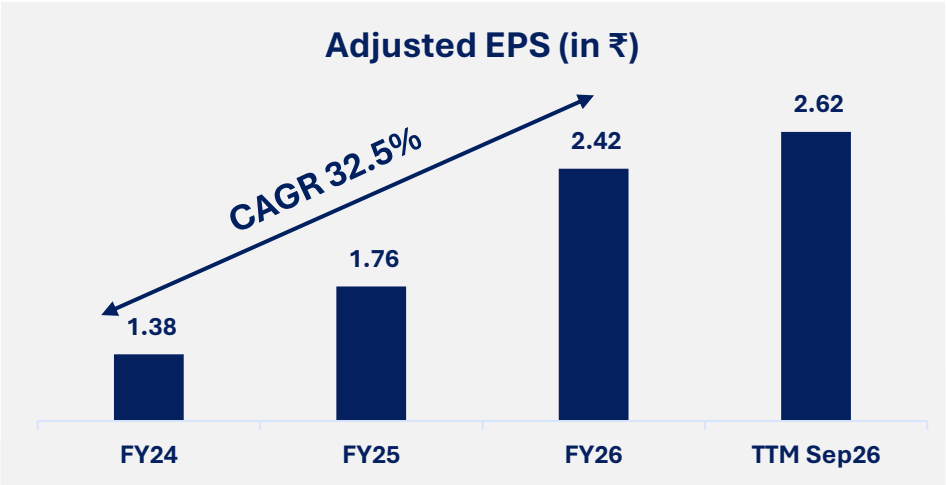


Adj. PAT (\$M)	FY25	FY26
(growth % Y-o-Y)	34.8% ↑	33.5% ↑



*Adjusted EBITDA represents EBITDA adjusted for earnouts payable under the acquisition agreements (DCI, BirchAI, BroadPath, & CareSeed), share-based payment awards and exclude other income (including forex gain/loss).

Other Financial Indicators



Adjusted ROCE continues to be above 50%

Adjusted EPS is Adjusted PAT divided by weighted average number of equity shares
Adjusted ROCE is Adjusted PAT plus Interest cost divided by capital employed (Assets excluding goodwill and intangibles assets less current liabilities)
Net Debt is Borrowing plus lease liabilities less Cash and Cash equivalent including investment in Mutual Fund and Deposits. Borrowing doesn't include accrued interest

Q2 FY27 Consolidated Profit and Loss

Amount in ₹ M

Particulars	Q2 FY27	Q1 FY27	Q2 FY26	YoY%	QoQ%	H1 FY27	H1 FY26	YoY%
Revenue from Operation	20,321	19,635	16,585	22.5%	3.5%	39,956	31,974	25.0%
Steady state Revenue	20,321	19,635	16,585	22.5%	3.5%	39,956	31,974	25.0%
Seasonal Revenue (Open Enrollment)	-	-	-	-	-	-	-	-
Employee benefits expense	12,103	12,154	10,070			24,258	19,715	
Minimum Wage impact	148	70	-			218	-	
Other expenses^	2,717	2,694	2,163			5,411	4,220	
Adjusted EBITDA**	5,353	4,716	4,352	23.0%	13.5%	10,069	8,039	25.2%
Adjusted EBITDA %	26.3%	24.0%	26.2%			25.2%	25.1%	
Adjustments								
M&A Earnouts	27	(8)	127			19	283	
SAR (stock appreciation right) – Non Cash	16	60	73			76	145	
Other Income^^	128	143	65			272	115	
Forex Gain / (Loss)	(186)	(283)	516			(469)	566	
Reported EBITDA	5,252	4,525	4,733	11.0%	16.1%	9,776	8,293	17.9%
Finance costs	185	219	250			404	524	
Depreciation and amortisation	1,324	1,280	1,215			2,604	2,397	
Profit before Exceptional Items	3,742	3,026	3,268	14.5%	23.7%	6,768	5,372	26.0%
Statutory impact of Minimum Wage increase in Karnataka and Telangana	-	151	-			151	-	
Profit Before Tax	3,742	2,875	3,268	14.5%	30.2%	6,617	5,372	23.2%
Tax Expenses	900	707	760			1,607	1,378	
Reported Profit After Tax	2,842	2,168	2,508	13.3%	31.1%	5,010	3,994	25.4%
EPS (₹)	0.61	0.46	0.54	13.3%	31.1%	1.07	0.85	25.4%
Adjusted PAT	3,254	2,697	3,010	8.1%	20.6%	5,951	5,007	18.9%
Adjusted PAT %	16.0%	13.7%	18.1%			14.9%	15.7%	
Adjusted EPS (₹)	0.70	0.58	0.64	8.1%	20.6%	1.27	1.07	18.9%

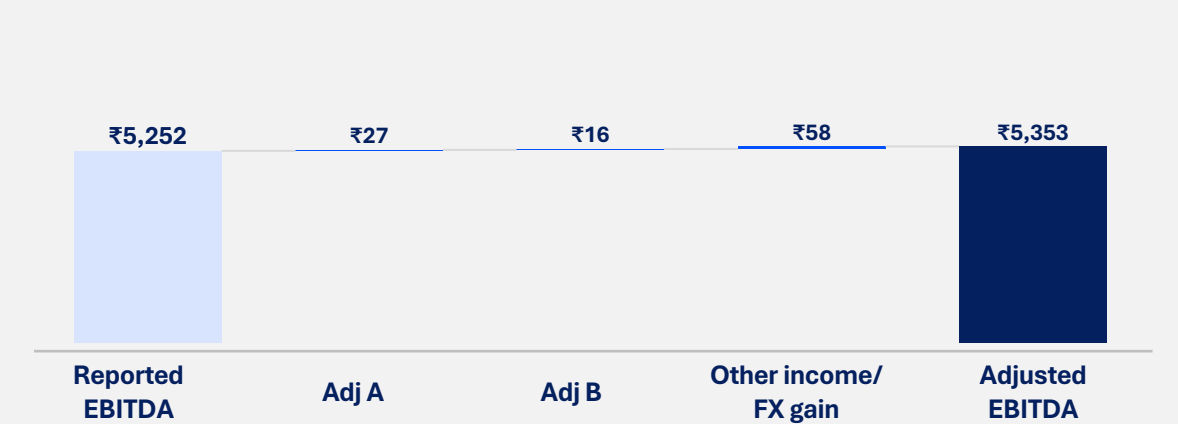
*Employee benefits expense excludes M&A earnout and SAR (shown separately under adjustments),

^ Other expenses exclude forex loss, ^^ Other income excludes forex gain. Forex Gain and Forex Loss clubbed together and shown separately.

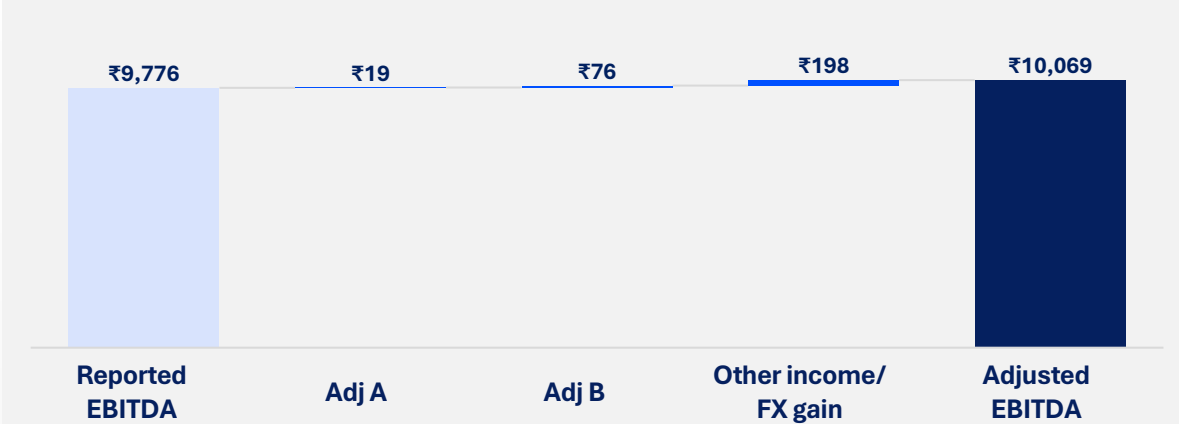
** Adjusted EBITDA represents EBITDA adjusted for earnouts payable under the acquisition agreements (DCI, BirchAI, BroadPath & CareSeed), share-based payment awards and exclude other income (including forex gain/loss).

Adjustments on EBITDA and PAT

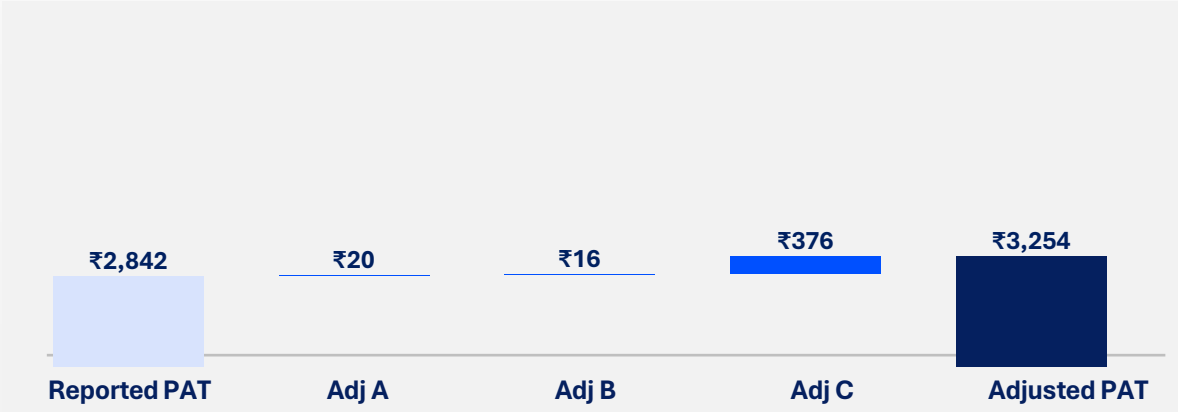
Adj EBITDA Bridge: Q2 FY27 (₹M)



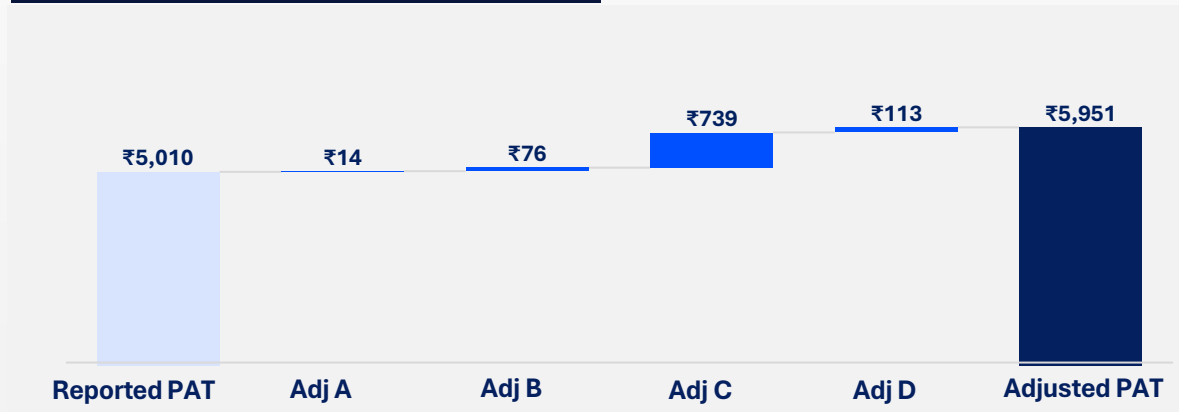
Adj EBITDA Bridge: H1 FY27 (₹M)



Adj PAT Bridge: Q2 FY27 (₹M)



Adj PAT Bridge: H1 FY27 (₹M)



Adj A - Earnouts under acquisition agreements and for PAT it is adjusted for tax

Adj B - Share based payment awards (non-cash expenses for the company and not tax deductible)

Adj C - Amortization of intangible assets (net of tax) that got created due to carveout of healthcare business from HGS & acquisitions

Adj D- Exceptional items for Q1 FY27 represents adjustment for increase in past service cost of gratuity and compensated absence on account of increase in minimum wage in Karnataka & Telangana

Go Forward Positions

Amt in ₹ M

Particulars	FY26	FY27	FY28	FY29	FY30	FY31	FY32
Closing Debt position	5,670	-	-	-	-	-	-
Debt Repayment	2,350	5,670	-	-	-	-	-
Interest Payment	543	287	-	-	-	-	-
Share based Payment awards	122	136	74	39	-	-	-
Earnouts Cost	475	67	96	19	-	-	-
Intangibles Amortisation (A)	1,462	1,580	1,587	1,587	1,587	1,587	1,587
Intangibles Amortisation (B)	392	478	480	398	350	288	254

Debt to be fully repaid in current Financial year

Earnout Costs: FY26 includes payouts for DCI, Birch, and BroadPath; FY27 relates to BroadPath and CareSeed; and FY28–FY29 represent CareSeed earnouts only

Intangibles Amortization (A) - Amortization of intangible assets that got created due to carveout of healthcare business from HGS

Intangibles Amortization (B) - Amortization for intangible assets acquired in relation to acquisitions (DCI, Birch, BroadPath and CareSeed) – Ends by FY36

Balance Sheet – 30th Sep 26

Amt in ₹ M

Particulars	Sep 26	Mar 26
Property, plant and equipment	4,644	4,624
Right-of-use assets	4,250	4,868
Goodwill	66,085	64,051
Other intangible assets	20,323	20,407
Trade receivables and unbilled	17,753	18,390
Cash and cash equivalents (including investments)	10,068	9,038
Deferred tax assets (net)	1,393	1,514
Other Assets	4,067	3,119
Total Assets	128,583	126,011
Equity	102,281	96,591
Borrowings	4,255	5,776
Lease liabilities	4,765	5,330
Trade payables	2,181	2,217
Deferred tax liabilities (net)	4,149	4,211
Other Liabilities	10,952	11,887
Total Equity & Liabilities	128,583	126,011

Cash Flow – H1 FY27

Amt in ₹ M

Particulars	H1 FY27	FY26
Profit before tax for the period/ year	6,617	12,389
Adjustment for Non-Operating and Non-Cash items	2,970	5,271
Adjustment for working capital	(1,082)	(1,895)
Income taxes paid (net of refunds)	(2,162)	(3,735)
Net cash flows generated from operating activities (A) - OCF	6,343	12,030
Addition to Fixed Assets	(1,168)	(1,922)
Free Cash flow (FCF)	5,176	10,108
Cash paid for M&A	(1,338)	-
Investment in Mutual fund and Fixed Deposit	843	(5,370)
Others	126	185
Net cash flows (used in) investing activities (B)	(1,537)	(7,107)
Repayment of Promoter borrowings (include Interest)	(1,719)	(2,937)
Repayment of lease liabilities (include Interest)	(936)	(1,843)
Dividend paid	(468)	(234)
Net cash flows (used in) financing activities (C)	(3,123)	(5,014)
Net increase/ (decrease) in cash and cash equivalents (A+B+C)	1,683	(91)
Cash and cash equivalents at the beginning of the year/period	3,579	3,438
Effect of movement in exchange rates on cash and cash equivalents	61	233
Cash and cash equivalents at the end of the year/ period	5,323	3,579
Net cash flows generated from operating activities % (OCF on Reported EBITDA)	64.9%	64.7%
Free Cash flow % (FCF on Reported EBITDA)	52.9%	54.4%



Thank you.

