

Intellect/SEC/2025-26

May 09, 2025

1. **National Stock Exchange of India Limited,**
Exchange Plaza, 5th Floor, Plot No. C/1, G Block, Bandra Kurla
Complex,
Bandra (E), Mumbai – 400 051.

Scrip Symbol :
INTELLECT

2. **BSE Limited,**
1st Floor, New Trade Ring, Rotunda Building, PJ Towers,
Dalal Street, Fort, Mumbai – 400 001.

Scrip Code :
538835

Dear Sir/Madam,

Sub: **Intimation under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 – Presentation to the Analyst / Institutional Investors**

In pursuance of Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing herewith the presentation to the Analysts and Institutional Investor on Audited Financial Results of the Company for the quarter and Financial Year ended March 31, 2025.

Kindly take the above information on record.

Yours truly,
for **Intellect Design Arena Limited,**

V V Naresh
Company Secretary and Compliance Officer
Membership No.: F8248

Encl: As above

eMACH.ai

SUMMIT 2024

intellect
live your dream



**Q4 and FY25 Results
Earnings Announcement**

**‘First Principles’ Based Composable
and Intelligent Open Finance Platform**

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: A Global Fintech Product Company

The World's only Next, Composable and Contextual Financial Technology Company

Our Promise

To drive business growth for financial institution through enhanced Operational Efficiency, Implementation Certainty and a 30% lower TCO

Core of what we do

We provide enterprise grade financial technology which helps banks in reducing complexities

57+

Countries

3

Decades of Domain Expertise in FinTech.
Established 1993

6000+

Associates across 34+ nationalities

500+

Customers Worldwide

8012

World's First Transformation Design Centre for Financial Technology

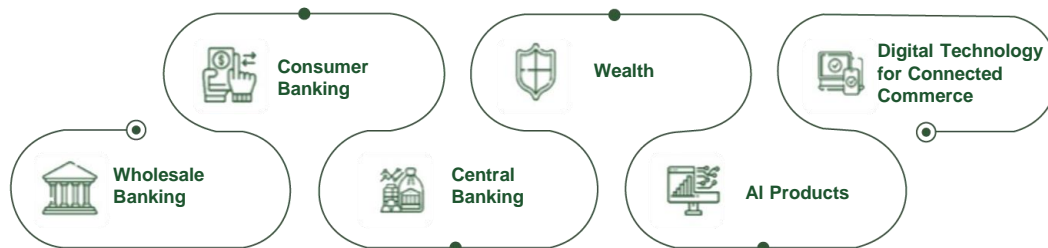
Impacting the Business Outcome

Transforming Enterprise, Experience and Operations

Design centers

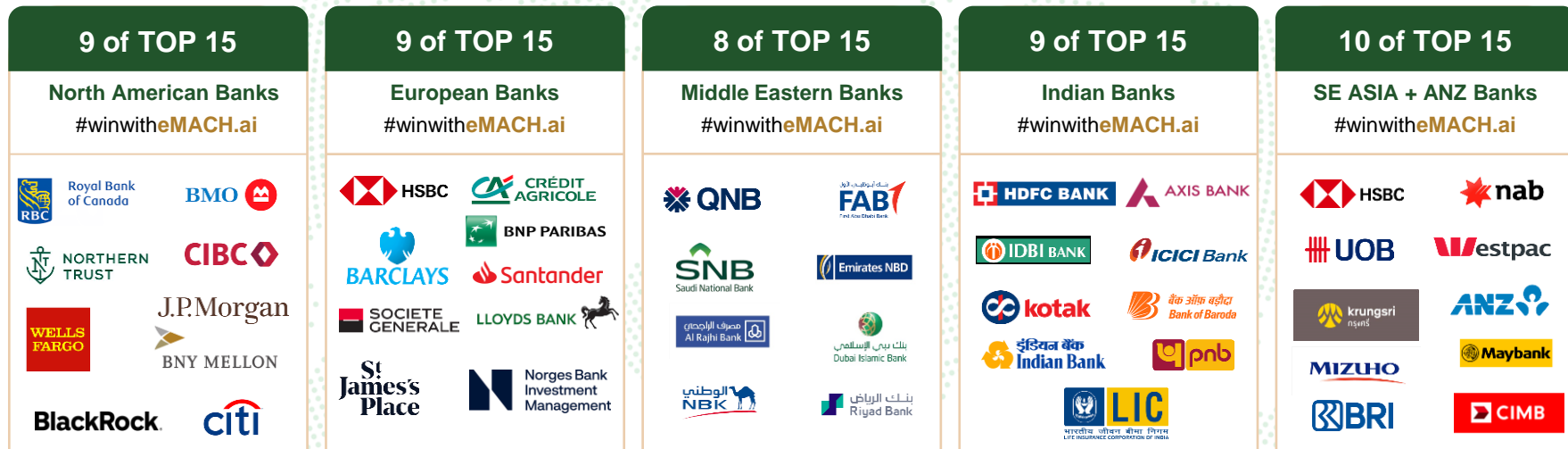
New York (AI/ML), Toronto (Cloud), Chennai & Mumbai (User Experience & Domain)

Full Spectrum Banking



More than 70% of the World's Top Banks

#winwitheMACH.ai



Enterprise
Connected Intelligence
Powered by Intellect

Enterprise grade financial technology leader in
Composable and Intelligent solutions for progressive
global financial institutions in

57 Countries

trusted by

500+ Customers

Design is at the Heart of Digital Strategy

The single most powerful competitive differentiator for financial institutions to drive Digital Leadership



World's first design center for financial Institutions inaugurated in 2013. 8012 FinTech Design Center, Chennai.



8012 FinTech Design Center, Mumbai inaugurated in 2014 for digital design sessions



Business, Technology & Operations Space at FinTech 8012



Understanding Requirements
Stated / Felt / Unstated



Observing Patterns



Connecting the dots



Unearthing Blind spots

eMACH.ai

My Signature Solution

First Principles Thinking based Most Comprehensive, Composable and Intelligent Open Finance Platform

386

ready-to-use
Microservices
on Cloud

2015

APIs

650

Events

Composable Platform

iTurmeric

Open Business Impact AI Platform

Purple Fabric

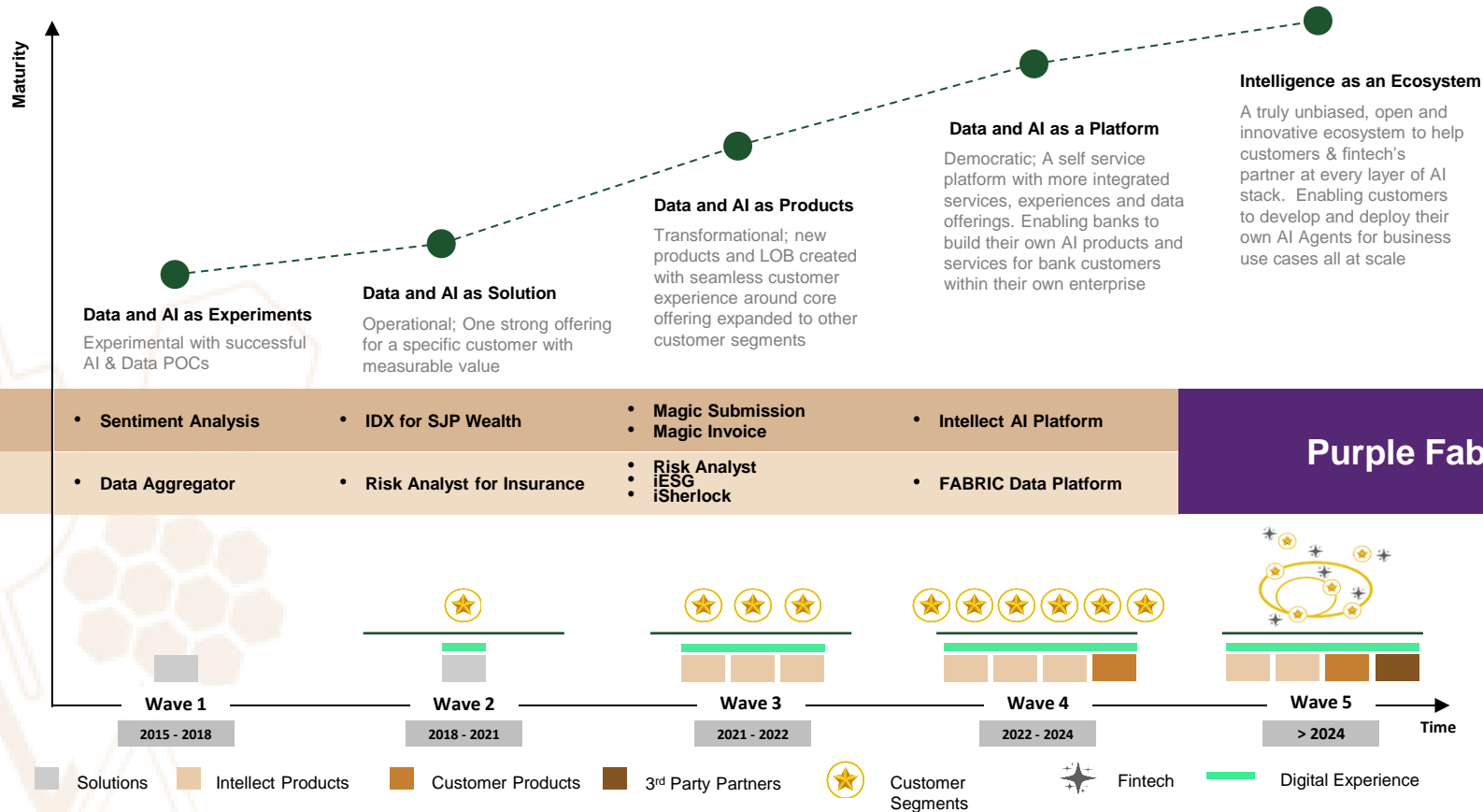
Introducing

PURPLE FABRIC 3.0

**THE
OPEN
BUSINESS
IMPACT
AI PLATFORM**



Intellect AI Journey



Purple Fabric is the Open Business Impact AI Platform

For financial service institutions and enterprises in heavily regulated industries

Who struggle to scale AI beyond PoCs due to siloed data, fragmented tools, and governance concerns

Purple Fabric is the enterprise-grade Open Business Impact AI platform

That delivers secure, expert-level intelligence with measurable business impact—faster time-to-value, lower cost-to-serve, compliance, and auditability by design.

Unlike traditional automation tools or isolated LLM & AI pilots

Our platform unifies enterprise knowledge (Knowledge as a Service), orchestrates intelligent agents (Expertise as a Service), and gives model flexibility with built-in governance, so AI scales with real business results.

Purple Fabric has 4 key stacks, powered by 217 key technologies

Enterprise Knowledge Garden

*Make all my
enterprise-relevant
data available to AI*

Enterprise Digital Experts

*Create and
orchestrate AI agents
to help me do my
work and handle my
function's operations*

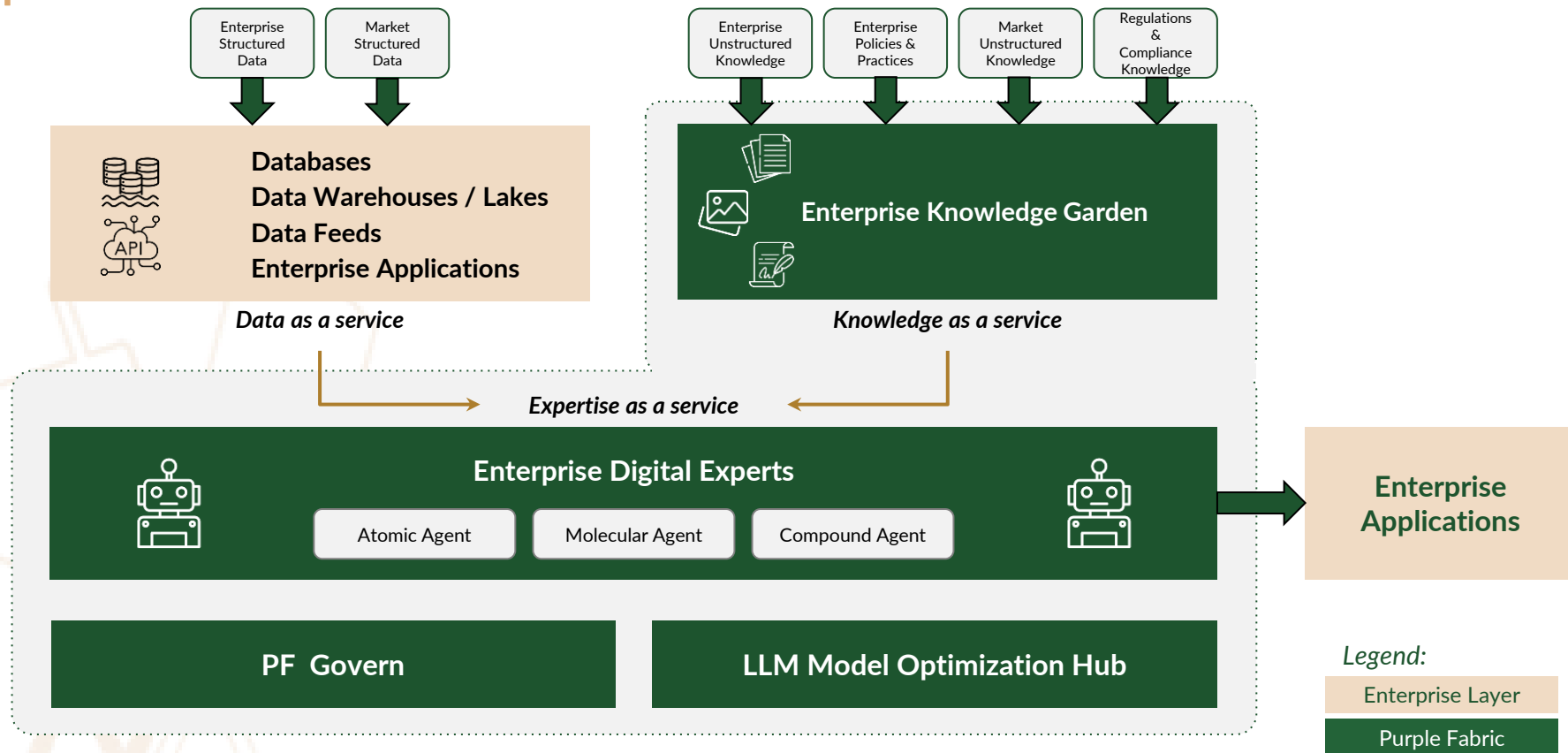
Enterprise Governance

*Govern and monitor
my agents and data
for safety, auditability,
accuracy, and
economics at scale
Responsible AI &
Ethical AI Embedded.*

LLM Optimization Model Hub

*Swap in or bring your
own best-fit models at
any time, giving real-time
accuracy-speed-cost
benchmarks and
eliminating vendor lock-
in.*

PF plugs into existing enterprise data and application landscapes



Performance Overview



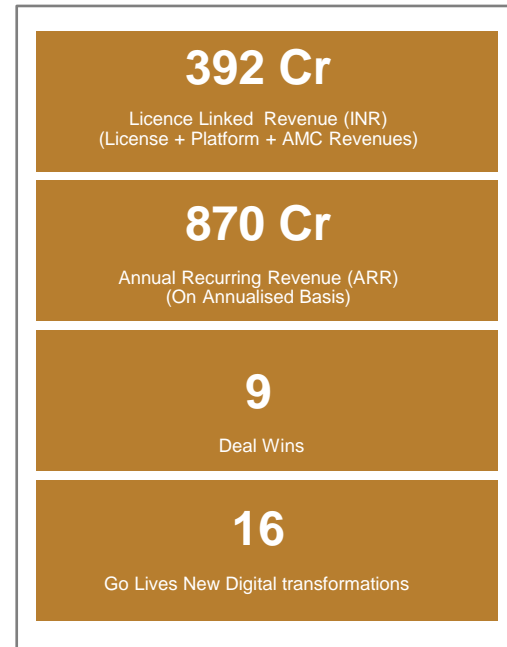
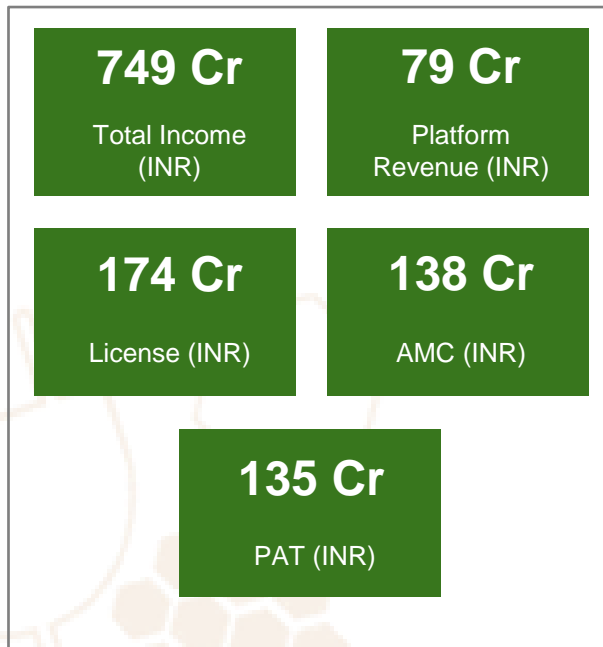
Financial Highlights

Quarterly Financials

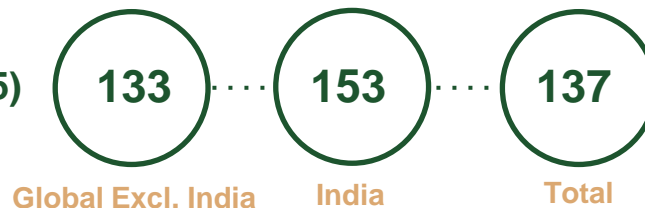
	INR Cr				
	Q4 FY 25	Q3 FY 25	Q4 FY 24	Growth YoY	Growth QoQ
TOTAL INCOME	749	620	629	19%	21%
EBITDA	227	134	153	48%	69%
LLR	392	292	307	27%	34%
PBT	181	93	122	48%	94%
DSO	137	149	118		

Note: PAT above is without considering one-off exceptional item of MAT credit write-off of INR 12.51 Cr in Q4 FY24

Q4 FY25 - Financial Highlights



DSO (as at 31st March 2025)
excluding Contractually Not Due



FY 24-25 - Financial Highlights

2577 Cr

Total Income
(INR)

241 Cr

Platform
Revenue (INR)

503 Cr

License (INR)

503 Cr

AMC (INR)

333 Cr

PAT (INR)

1507 Cr

Gross Margin
(INR)

59%

Gross
Margin%

608 Cr

EBITDA (INR)

24%

EBITDA %

2371 Cr

Collections (INR)

1021 Cr

Cash And Cash
Equivalent (INR)

1247 Cr

Licence Linked Revenue (INR)
(License + Platform + AMC Revenues)

870 Cr

Annual Recurring Revenue (ARR)
(On Annualised Basis)

43

Deal Wins

53

Go Lives New Digital transformations

DSO (as at 31st March 2025)
excluding Contractually Not Due

133

Global Excl. India

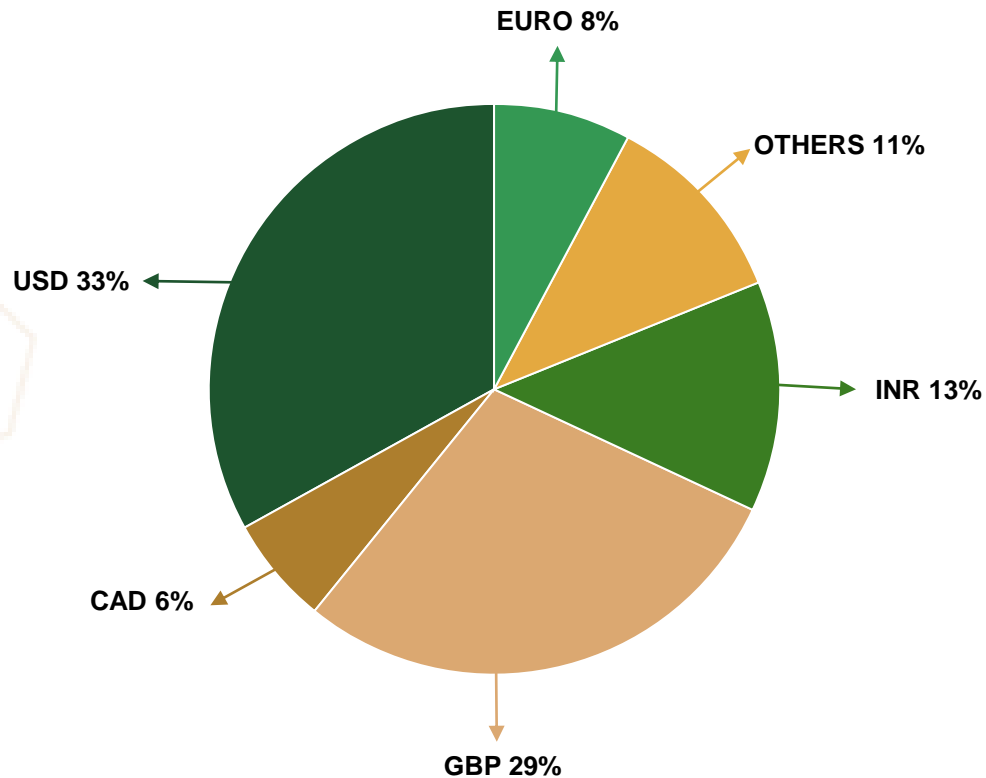
153

India

137

Total

Revenue Mix: Currency Wise Q4FY25



Audited Financial Results for the Fourth Quarter and Financial Year Ended – March 31, 2025

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

INR Cr

Particulars	Quarter Ended			Full Year Ended	
	Mar 31, 2025 (Q4FY25)	Dec 31, 2024 (Q3FY25)	Mar 31, 2024 (Q4FY24)	Mar 31, 2025 (FY25)	Mar 31, 2024 (FY24)
INCOME					
Revenue from Operations	727.35	607.45	612.14	2,495.50	2,513.13
Other Income	21.20	13.15	16.87	81.53	52.28
Total Income	748.55	620.60	629.01	2,577.03	2,565.41
Like-to-Like Total Income*	748.55	620.60	629.01	2,577.03	2,321.06
Total Expenditure	521.68	486.67	475.56	1,969.46	1,964.60
EBITDA	226.86	133.93	153.45	607.57	600.81
Depreciation & Amortisation	(41.44)	(39.64)	(35.26)	(156.41)	(137.22)
Others	(4.36)	(1.18)	3.85	(9.10)	(3.92)
Profit / (Loss) Before Tax	181.07	93.11	122.04	442.07	459.67
Provision For Taxation	(45.75)	(22.92)	(36.56)	(109.29)	(125.97)
Profit / (Loss) After Tax	135.32	70.19	85.48	332.77	333.69

Note: PAT above is without considering one-off exceptional item of MAT credit write-off of INR 12.51 Cr in Q4 FY24

*Excluding GeM Revenue during the contracted period in FY24

Accelerating growth with eMACH.ai & Purple Fabric

eMACH.ai & Purple Fabric accelerates growth with 9 Deal Wins
(Including 5 Destiny Deals) and 16 Digital Transformations in Q4 FY 25



Destiny Deals



IntellectAI's Purple Fabric AI platform clinches INR 200 cr multi-year deal for transformation of underwriting operations of leading London Market Brokerage firm

Under this multi-year engagement, the brokerage firm will deploy Intellect's underwriting ecosystem which consists of Purple Fabric Magic Submission and eMACH.ai Xponent solutions, built on IntellectAI's Open Business Impact AI Platform, Purple Fabric, to enhance and streamline its insurance policy placement process.

This strategic engagement underscores the increasing demand for AI-powered solutions that enhance underwriting efficiency, optimise market access, and streamline the end-to-end insurance policy placement process. By integrating IntellectAI's advanced and connected intelligence capabilities, the brokerage is set to transform its submission-to-bind workflow, eliminating manual inefficiencies and accelerating deal flow across a broad network of global markets.

By leveraging Purple Fabric and Xponent's AI Expert Agents, the firm will harness intelligent automation to:

- Streamline submission processing by automatically extracting, analysing, and categorising data from incoming submissions.
- Enhance risk qualification and pricing with AI-driven insights, allowing quicker and more accurate decision-making.
- Improve broker-carrier interactions through seamless integration across underwriting, placement, and policy issuance.
- Deliver an end-to-end digital experience covering binding, invoicing, payments, bordereaux generation, and claims management.

Destiny Deals



UK-based global bank partners with Intellect eMACH.ai Platform to accelerate its international wholesale banking expansion, enabling a seamless, future-ready corporate banking experience

The engagement is rooted in Intellect's unique approach that combines First Principles Thinking and Design Thinking to reimagine banking from the ground up. By leveraging its cutting-edge eMACH.ai Wholesale Banking platform, Intellect will empower the bank to accelerate its global expansion strategy, deliver contextual customer experiences, and achieve transformational outcomes with speed and agility.

At the heart of this strategic partnership lies the **Power of ONE – One Architecture. One Platform. One Experience.** eMACH.ai brings the strength of a unified, composable architecture that eliminates fragmentation and complexity across systems, enabling the bank to execute with unmatched agility, speed, and intelligence. Built on microservices, API-first, cloud-native, and headless principles, **eMACH.ai serves as the single digital backbone powering the bank's international wholesale banking ambitions.**

As part of its international growth strategy, the bank will expand its wholesale banking footprint into key financial centres including India, Hong Kong & Singapore. Intellect's **Wholesale Banking Platform** will deliver **a single, integrated platform** that addresses all four key revenue pools—**Corporate Deposits, Commercial Lending, Payments, and Digital Engagement**—providing the bank with a unified business model to scale across regions without duplication or delay.

Destiny Deals



The eighth-largest bank in North America redefined its Payments business with a contextual experience for its customers by choosing eMACH.ai PayCash-CX. The platform helped in optimising the bank's working capital, reducing DSO, streamlining Payables processing and improving rates of receivable reconciliation.

One of the largest advice-led wealth management firms in the UK unlocked the value embedded in unstructured data to automate operations with Intellect's Purple Fabric, the world's open business impact AI platform. Purple Fabric empowered the firm to design their customised digital experts that engage in collaborative socratic dialogue across digital expert workforce, augmenting productivity and performance, all within the confounds of enterprise-grade security protocols and compliance governance.

A strategic subsidiary of the Japan's largest financial group chose eMACH.ai Liquidity Management to empower their customers to higher returns on their cash capital, while simultaneously protecting the bank and returning enhanced value to the bank's shareholders.

Deal Wins



1 Deal Win in America

A leading bank in North America serving 14 million clients chose eMACH.ai PayCash-CX to strengthen its Payments and Collections business. This adoption is aimed at enabling the bank to gain and retain its wallet share in the highly competitive space of Payments and Collections for their customers.

1 Deal Win in the Middle East

The largest finance company in Qatar, regulated by the Central Bank of Qatar, has adopted eMACH.ai Lending to offer both commoditised and specialised credit products across Retail, SME, Corporate, and Agri segments. This enables streamlined digital credit journeys aligned to evolving customer expectations and market demands.

2 Deal Wins in Asia

A leading bank in Asia with a global network of 500 branches and offices across 19 countries and territories in Asia Pacific, Europe and North America chose eMACH.ai iColumbus.ai to scale their business and introduce new products speedily. The platform seamlessly integrates with other platforms internally and externally with the fintech ecosystem.

Malaysia's leading financial services provider, with a presence in 20 countries and over 2,400 branches and offices, has implemented eMACH.ai Wealth Management. This empowers Relationship Managers with hyper-personalised, automated tools to deliver elevated advisory services and superior customer experience, while significantly reducing manual interventions.

eMACH.ai Acknowledged as a Transformative Open Finance Platform by industry

Gartner

- Intellect is featured in Gartner's Top Technology Trends in Corporate/Commercial Banking for Product Leaders in 2025 Report
- Intellect has been positioned as a Leader in Gartner Magic Quadrant for Core Banking Systems, Europe

Datos Insights

eMACH.ai Xponent's implementation at Foresight (MGA) is identified in the Datos Report on Business and Technology Trends: Property/Casualty, Managing General Agent (MGAs)

Strong Funnel Progression for the Year

The current funnel of Intellect

INR 10,234 Cr



Q4 FY 25

INR 9,996 Cr



Q3 FY 25

INR 8,138 Cr



Q4 FY 24

Q4FY25

Out of INR 10,234Cr funnel value, INR 8,323 Cr is accounted by 224 Opportunities

Q3FY25

Out of INR 9,996 Cr funnel value, INR 7,757 Cr is accounted by 213 Opportunities

Q4FY24

Out of INR 8,138 Cr funnel value, INR 6,535 Cr is accounted by 180 Opportunities

Destiny Deals

Of Deals

93

91

84

Avg Deal Size
INR Cr

60

54

54

As % of
total

68%

65%

67%

Destiny Deals - consistent growth in big ticket deals

> INR 50 Cr

INR 30 Cr –
INR 50 Cr

INR 20 Cr –
INR 30 Cr

Total High Value
Active Pursuits

Q4FY25

25

- 2 Won
- 1 Lost
- 22 from previous qtr
- 3 added

31

- 1 Won
- 1 Lost
- 28 from previous qtr
- 3 added

37

- 2 Won
- 2 Lost
- 32 from previous qtr
- 5 added

93

- 5 Won
- 4 Lost
- 82 from previous qtr
- 11 added

Q3FY25

25

30

36

91

Q4FY24

23

27

34

84

Board Announcements

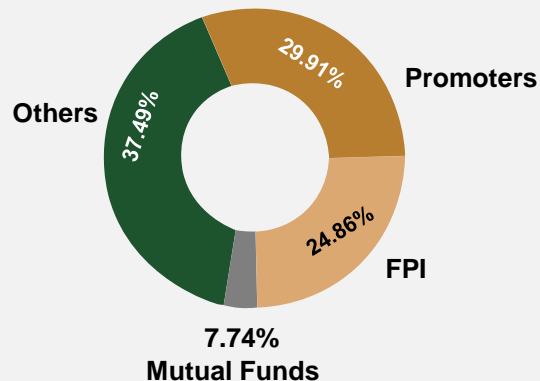


Board Announcements







In line with the Dividend Distribution Policy of the Company, the Board has recommended a final dividend of Rs.4/- per share plus a special dividend of Rs.3/- on the face value of Rs 5/- each on equity shares, for the financial year ended March 31, 2025, subject to the approval of shareholders at the ensuing Annual General Meeting. Further, the dividend shall be paid within 30 days from the date of declaration. The total quantum of the dividend amounts to 140%, and twice that of FY24.

Stock Information

Shareholding Pattern (As on 31st March 2025)



Stock Data (As on 31st March 2025)

	Market Cap	₹ 9622.4 Cr.
	Stock Price	693
	52 Week (High / Low)	₹ 1146/632
	NSE / BSE - Symbol	INTELLECT / 538835
	No. of Shares Outstanding	138851769
	Average Daily Volume (3 Months) – NSE	855846

Contacts

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