



February 13, 2026

BSE Limited

Sir Phiroze Jeejeebhoy Towers
Dalal Street, Fort,
Mumbai – 400001
Scrip Code: 532628

National Stock Exchange of India Limited

Exchange Plaza, 5th Floor,
Plot No. C-1, Block G
Bandra Kurla Complex,
Mumbai – 400051
Scrip code: 3IINFOLTD

Dear Sir/ Madam,

Sub: Press Release and Investor Presentation

Please find enclosed herewith a Press Release issued by the Company, titled “3i Infotech Limited Reported Q3FY26 Consolidated Revenue of ₹172.1 Crore EBITDA of ₹11.4 Crore PAT (before exception items) of ₹5.5 Crore” and Investor Presentation in relation to financial results for the quarter ended December 31, 2025.

You are requested to take the same on record.

Thanking you.

Yours faithfully,
For 3i Infotech Limited

Varika Rastogi
Company Secretary & Compliance Officer

Encl: as above

3i Infotech Ltd.

CIN: L67120MH1993PLC074411

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International Infotech Park, Vashi, Navi Mumbai-400 703.

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**3i Infotech Limited Reported Q3 FY26 Consolidated Revenue of ₹172.1 Crore
EBITDA of ₹11.4 Crore
PAT (before exception items) of ₹5.5 Crore**

Mumbai, 13th February, 2026: 3i Infotech Limited (BSE: 532628) (NSE: 3IINFOLTD), a leading provider of digital transformation, technology services and technology solutions, announced its consolidated financial results for the third quarter of FY26 ended December 31, 2025, as approved by its Board of Directors.

For Q3 FY26, the Company reported consolidated operating revenue of ₹172.1 crore. EBITDA for the quarter stood at ₹11.4 crore, while Profit After Tax and before exceptional items was ₹5.5 crore. Total impact due to recent changes in the labour law guidelines is of ₹3.4 crore resulting in Profit After Tax of ₹2.1 crore. The quarter's performance reflects moderation in revenue from select Business Process Services (BPS) engagements, primarily due to recent regulatory changes introduced by the Reserve Bank of India (RBI), impacting certain BPS-led activities.

In terms of geographical footprint, the United States and India remained the company's key markets, contributing approximately 50% and 40% of the total revenue respectively, reinforcing 3i Infotech's continued presence across its core geographies. Among business segments, the Application–Automation–Analytics (AAA) vertical remained the primary growth delivering ₹ 121.2 crore in revenue and continued to anchor the Company's digital services portfolio, supported by Infrastructure Services (IS) with revenue of ₹ 34.8 crores, and Digital Business Process Services (Digital BPS) with revenue of ₹ 15.5 crores, enabling comprehensive end-to-end solutions for enterprise clients.

During the quarter, the Company recorded more than 80% of key client renewals (balance is under renewal process), contributing 87% of revenue, across its service lines, reinforcing long-standing client relationships and delivery credibility. These renewals reflect sustained client confidence and the Company's continued focus on service quality and long-term partnerships. In response to the evolving regulatory environment, 3i Infotech continues to take necessary steps to align its BPS offerings in compliance with applicable regulatory requirements. The Company closed the quarter with a workforce of over 3,700 employees and a voluntary attrition rate of 8%, aligned with industry trends.

During the quarter, the company raised, ₹ 64.1 crores from rights issue, which, as per the utilization planned, is slowly being invested in competency building, growth engine creation, participation in large value/government bids and creation of Center of Excellences ("CoEs"). The investment in the CoE is aligned with the Company's long-term strategy of improving our product offerings, operational excellence, future growth and creating sustainable value for stakeholders. While the financial benefits are expected to accrue in the upcoming quarters, strategic advantages have already begun to reflect in our delivery service.

Recently, the company has completed its investigation about legacy matter relating to disinvestment of our subsidiary 3i Consumer Services Limited (now eMudhra Limited) and redemption of preference shares issued by eMudhra Limited. The Company, post internal investigation, Forensic audit, law firm's opinion and high power committee recommendation, has filed a complaint with Additional Commissioner of Police, Economic Offence wing, Navi Mumbai against eMudhra Limited, Mr. Venkatraman Srinivasan and Mr. Ravi Jagannathan for Large-scale corporate financial fraud, criminal breach of trust, cheating, dishonest misappropriation and criminal

conspiracy arising from the fraudulent disinvestment and wrongful redemption involving amount of Rs.128 crore plus interest and penalty. The matter is under investigation and sub-judice.

In continuation of Company's recent update on RailTel WiFi Monetization Project, the Company has initiated arbitration proceedings, matter has now gone into Arbitration where three Arbitrators have been appointed. The first listing for the matter for hearing has been fixed on 20th February 2026.

The Company will keep the stakeholders updated as and when the matter progresses on above matters.

Commenting on the Q3 FY26 performance, Mr. Raj Ahuja, Group CEO, 3i Infotech Limited, said:

"Q3 was a quarter of adjustment for us as the industry responded to recent regulatory changes affecting certain BPS engagements. While this had a short-term impact on revenue, our core digital and technology services businesses remained steady, backed by strong client relationships and disciplined execution.

What is encouraging is the continued momentum in our AAA and Infrastructure Services segments, along with stable performance in the U.S. market, particularly among our Credit Union clients. Their expanding engagements reflect the trust we've built through consistent delivery and domain expertise.

We are thoughtfully deploying the funds raised through the Rights Issue toward strengthening our capabilities, building Centres of Excellences, and positioning ourselves for larger and more strategic opportunities, including government projects. These investments are designed to make us more scalable, agile, and future-ready.

Over the last few quarters, we have worked hard to improve alignment, sharpen execution, and build a more resilient operating model. Q3 marks a shift from planning to action. As we move forward, our focus remains simple – stay disciplined, grow responsibly, adapt to change, and create long-term value for our stakeholders."

Key Highlights of the Financial Performance

Q3 FY26 ended December 31, 2025 (Consolidated)

- Operating Revenue stood at ₹172.1 crore, a decrease of 1.6% QoQ
- Gross Margin at ₹18.5 Crore in Q3 FY26 (vs. ₹26.5 Crores in Q2, vs. ₹19.1 Crores in Q3 FY25)
- EBITDA stood at ₹11.4 crore with a margin of 7%.
- PBT before exceptional item stood at ₹5.2 crore in Q3 (exceptional item of ₹3.4 crore was recorded)
- PAT recorded at ₹2.1 crore (vs. ₹18.2 Crores in Q2, vs. ₹40.6 Crores in Q3 FY25)

Q3 FY26 ended December 31, 2025 (Standalone)

- Operating Revenue stood at ₹79.6 crore
- PBT before exceptional item recorded at ₹4.6 crore (vs. ₹3.5 Crores in Q2, vs. ₹13.6 Crores in Q3 FY25)
- PAT recorded at ₹2.2 crore (vs. ₹3.5 Crores in Q2, vs. ₹13.6 Crores in Q3 FY25)



About 3i Infotech Limited

3i Infotech Limited incorporated in 1993 and headquartered in Mumbai, India, provides information technology services and software solutions. Since its inception the company has 30+ years of experience in delivering business value to its clients across multiple industry verticals. 3i Infotech has emerged as a leading name in propelling the current wave of digital transformation initiatives, with deep domain expertise across BFS, IT, Insurance, Manufacturing, Retail and Government sectors.

It operates through three key business segments, (i) AAA unit anchors 3i Infotech's digital services by integrating Application Development & Maintenance, Automation, and Analytics to drive enterprise transformation. It delivers scalable applications, streamline operations using RPA, and enables data-led decisions through business intelligence and strategic analytics. (ii) Infrastructure Services include end-user computing, data centre management, cloud enablement, and network management—delivered via 3i Infotech's Global Command Centre with 24x7 support, ITIL-aligned practices, and SLA-driven delivery. The offerings cover cloud transformation, remote infrastructure management, hybrid-cloud readiness, proactive monitoring, and integrated cybersecurity. (iii) 3i Infotech's Digital BPS provides services in claims, fund accounting, and collections—driving efficiency, cost savings, and better customer experience. The Company has over 3700+ employees and over 300+ clients globally. For more information, please visit <https://www.3is-infotech.com/>

For Further Information, Please Contact:

3i Infotech Limited

investors@3i-infotech.com

Investor Presentation

Q3 FY26



3i Infotech

Disclaimer

This presentation and the following discussion may contain “forward looking statements” by 3i Infotech Limited that are not historical in nature. These forward-looking statements, which may include statements relating to future results of operations, financial condition, business prospects, plans and objectives, are based on the current beliefs, assumptions, expectations, estimates, and projections of the management of 3i Infotech Limited about the business, industry and markets in which the company operates.

These statements are not guarantees of future performance, and are subject to known and unknown risks, uncertainties, and other factors, some of which are beyond 3i Infotech’s control and difficult to predict, that could cause actual results, performance or achievements to differ materially from those in the forward-looking statements. Such statements are not, and should not be construed, as a representation as to future performance or achievements of the 3i Infotech Limited.

In particular, such statements should not be regarded as a projection of future performance of 3i Infotech. It should be noted that the actual performance or achievements of 3i Infotech may vary significantly from such statements.

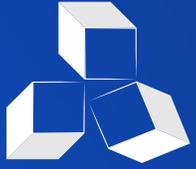
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3i Infotech

Company Overview



BORN OUT OF A BANK

Revenue
FY'25 ₹ 725.8 Cr.
Q3 FY'26 ₹ 172.1 Cr.

3700+
Employees

300+
Global Active Clients

5+ COUNTRIES



Everest Group®

Major Contender by Everest Group in its PEAK Matrix® in

- Banking, Financial Services, and Insurance (BFSI) IT Services 2025
- Next-Generation Quality Engineering Services 2024

'Aspirant' by Everest Group in its PEAK Matrix® in

- Talent Readiness for Next-Gen Data, Analytics, and AI Services 2025
- Talent Readiness for Next-Gen Application Services 2025
- Application Management Services 2025, 2024
- Digital Transformation Services for Mid-market Enterprises 2024
- Application Automation Services Assessment 2023

Gartner

Featured in Gartner's **Market Guide, 2023** for

- Leveraging Latest Technologies to Automate Applications Testing – Flexib+
- Representative Vendor for Higher Education Student Information Systems - NuRe Campus
- Oracle Cloud Infrastructure Professional and Managed Services
- Vendor Identification Toolkit for Cloud ERP, CRM, and HCM Implementation Service Providers



CLOUD FIRST

Elevating businesses safely to cloud

DIGITAL INSIDE

Modernizing apps | Automation | Analytics

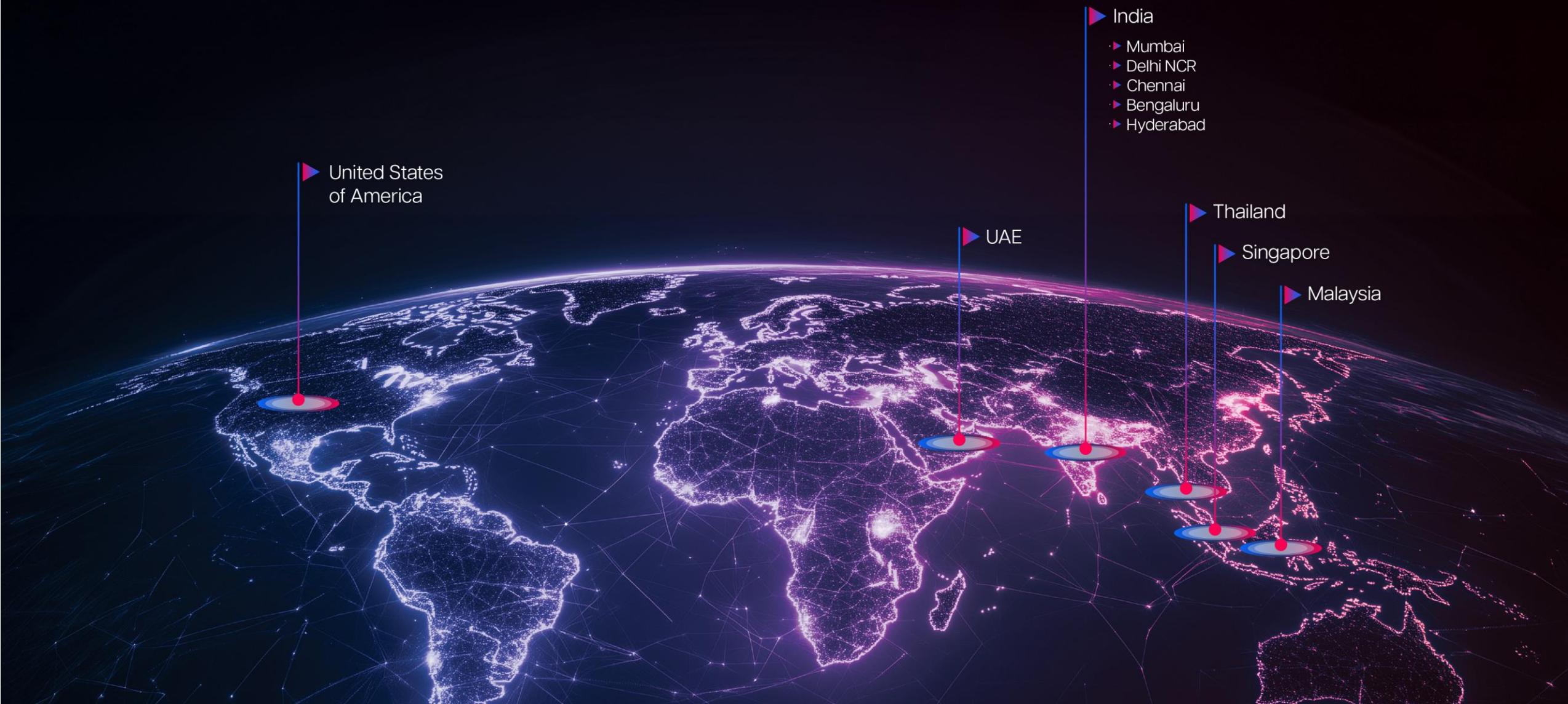
COGNITIVE POWERED

Using emerging technology for intelligent insights

EDGE READY

Addressing security & efficiency from core to edge

Global Footprint



At A Glance

Steady Revenue

Q3 FY26
Revenue
₹ 172.1 Crore

Profitability

Q3 FY26
EBITDA ₹11.4 Crore
PAT ₹ 2.1 Crore
EPS ₹ 0.10

Clientele

300+
Clients
Globally

Recognitions



Products



Headcount
3766

Women Employees
24%

Voluntary Attrition
8%

Journey so far...

1993 - 2005

1993
Born out of ICICI Bank Limited

1999
Started IT services business for external customers

2002
ICICI divested majority stake

2005
Initial Public Offering with listing on NSE & BSE

2006 - 2010

2006
Issued FCCB of US\$50 million with listing on the Singapore Stock Exchange

2007
Achieved 1:1 revenue mix between products and services
Crossed consolidated revenue mark of INR 1,000Cr

2008 - 10
Pursued multiple acquisitions across the globe using LBO

2011
Company went into debt restructuring

2014
Partnership with CRMnext

2011 - 2015

2016 - 2020

Bagged the 'Best Innovative IT Company of the Year' award

Completed products business transfer to Apax Partners at ~INR 1,000 Cr valuation

2021

2022

Invested in the Sovereign Cloud in Malaysia

Invested in Education Technology Platform "NuRe Campus"

Won first B2B2C deal from RailTel (Indian Railways)

Won Oracle Transformation Project from a large general insurance company in India

In-house development of new age products

2023

2024 - 2025

Stake Dilution in NuRe MediaTech Limited

Closure of legacy issues

Optimisation of legal entities, offices & Manpower

Successful closure of rights issue

We Manage And Modernize Client Ecosystems

Offering Stack View



MANAGE

- Hybrid IT Managed Services
Server | NW | Storage | DB | EUS | NOC | SOC
- Multi Vendor Services
- Application Development, Modernization & Support
- Data Operations/Transformation – BI & Analytics
- T&M – Voice & Non-Voice
- Registrar & Transfer Agent (RTA) Services

MODERNIZE

- CSP & Managed Service Provider
- Cloud Observability & Optimization
- SASE & Cybersecurity Services
- Digital First Testing & Automation
- AI powered use cases
- Gen AI
- Agentic AI
- Digital BPO – Sales, Service
- Back Office Operations & Automation

PROFESSIONAL SERVICES PROVIDED ACROSS

DOMAIN & TECHNOLOGY PEOPLE DEPLOYMENT ACROSS ALL LOB'S

ENGAGEMENT MODELS

Time & Material | Fixed Price Project | Outcome Linked

MAJOR INDUSTRIES

BFS | Insurance | Government | Manufacturing

New Age Products

Governance Risk & Compliance



Integrates risk management, compliance, and ESG goals in enterprise operations
Collaboration module and integrated DMS replace spreadsheets and manual processes, enabling focus on high-value activities



Test Management & Automation



Platform for Functional and Non-functional automation
Auto scheduling of Tests
Test early & Test repeatedly to reduce the time to market

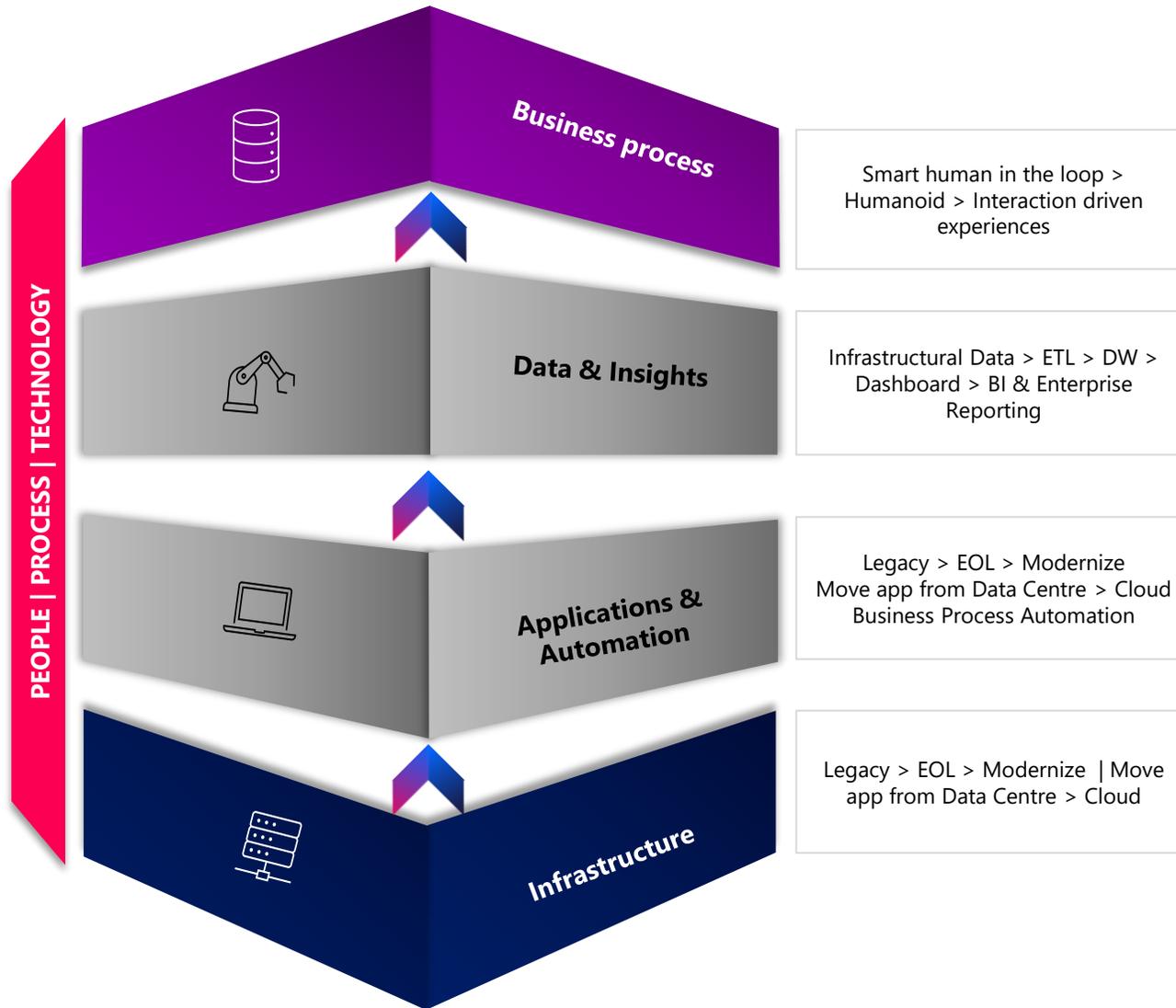
Cloud-based Enterprise Automation System for higher Education Institutions



Streamlines key processes from application to learning to exams to results
Modules cater to courses, faculty, students and support staff



Today's Enterprise Stack... Mapped to 3i Offerings



Efficiencies | Reduction of TCO | Increased Agility

Voice – Sales, Customer Experience
Digital Back-office Operations
Registrar & Transfer Agency Services

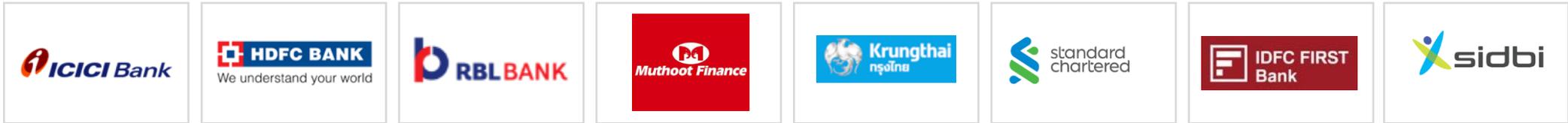
Data Warehouse Services | BI, Reporting, Analytics & AI | AI Use Cases
Interaction Analytics
Demand Forecasting

NuRe Flexib+ Digital First Testing Automation
NuRe EnGRC Automated Enterprise Governance
NuRe Campus Enterprise Automation Universities
Application Development, Modernization & Maintenance

Digital Infrastructure Management Services | Cloud CoE
Migration | Management | Optimization

Select Clients

BANKING



INSURANCE

Information Technology



FINANCE

MANUFACTURING



GOVERNMENT

E - Commerce



Values & Aspirations

Our Purpose

Enabling Transformation That's Agile, Secure, and Intelligent in A Digital-First Future

At 3i Infotech, we are dedicated to consistently maximizing your digital potential, helping you achieve tangible results. Our innovative solutions and expert guidance are crafted to bring your vision to life.

Heart Over Hype



Own the Outcome



Invent with Purpose



Built to Bounce Back



Together, We Go Further



Foundations First



Our Differentiators



Microservices, SASE, AI, ML, Generative AI, Cloud Observability & Optimization

Superior Technology Stack



Leverage clients existing investments, achieve interoperability and compatibility

Tech Agnostic Solutions



Alignment of business & process objectives - fix the process before fixing the technology

First-Time Right Solution



Outcome based partnership linked to business KPIs

Engagement Flexibility



Providing right skilled and borderless future ready workforce

Agile Workforce



Understanding of people, culture & business environments across all continents

Globally Local Presence



"Try & Buy" flexibility
"No Capex only Opex"
"Pay As You Go" model

Ease of Working with 3i

Client Testimonial



"I would like to take this opportunity to express my appreciation for the Digital Workplace support being provided by your team. The overall quality of service has been consistently strong, and the team has demonstrated a high level of professionalism, responsiveness, and commitment in supporting our users."

The structured approach followed by your team, along with effective coordination and timely resolution of requests, has contributed positively to smooth day to day operations. The team's understanding of our environment and proactive engagement have been particularly helpful in maintaining service stability and user satisfaction.

"We value the partnership with 3i Infotech and acknowledge the efforts your team continues to put in to ensure reliable and efficient support. Thank you for your continued collaboration, and we look forward to strengthening this engagement further in the coming months."

Mr. Rajesh Nayak
Group Vice President
IT Infrastructure



"Our partnership with 3i Infotech has been instrumental in securing our critical environment in GTBank Rwanda. Their team demonstrates exceptional availability and a proactive approach to ensure a secure, risk- and threat-free landscape always."

A key differentiator has been their willingness to take ownership of complex challenges. This was evidenced by their support in presenting our SOC alerting and response workflows to the Central Bank of Rwanda, which led to successful regulatory approval.

"Their professionalism, domain expertise, and commitment to security excellence have been consistently impressive. We value their professionalism and look forward to a continued, long-term collaboration."

Mr. Bharat Soni
Chief Information Security Officer



Uniters Insurance has awarded 3i Infotech, a global, technology legacy modernization, groundbreaking solution project."

This project is designed to transform the global field service work force, with the state-of-the-art technology and streamlined processes to gain global efficiencies & improved customer experience, thus building a stronger brand image for Uniters."

Mr. Mahesh Agarwal
Head – Information Management & IT Application

Organization Structure



Mr. Raj Ahuja

Group Chief Executive Officer

Business Sales & Delivery



Harish Shenoy

Business Head – USA



Jagadish Machaiah

Business Head - MEA



Manish Falwaria

Vice President - BPS



Nilesh Gupta

Business Head - IS



Ramu Bodathula

Business Head - AAA



Shirish Kalamkar

Chief Technology Officer
& Head of Innovation

Corporate



Girish Nair

Chief Risk & Legal Officer



Kalpesh Shah

Chief Financial Officer



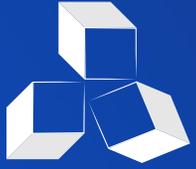
Shilpa Pai

Senior Vice President
Human Resource



Varika Rastogi

Company Secretary

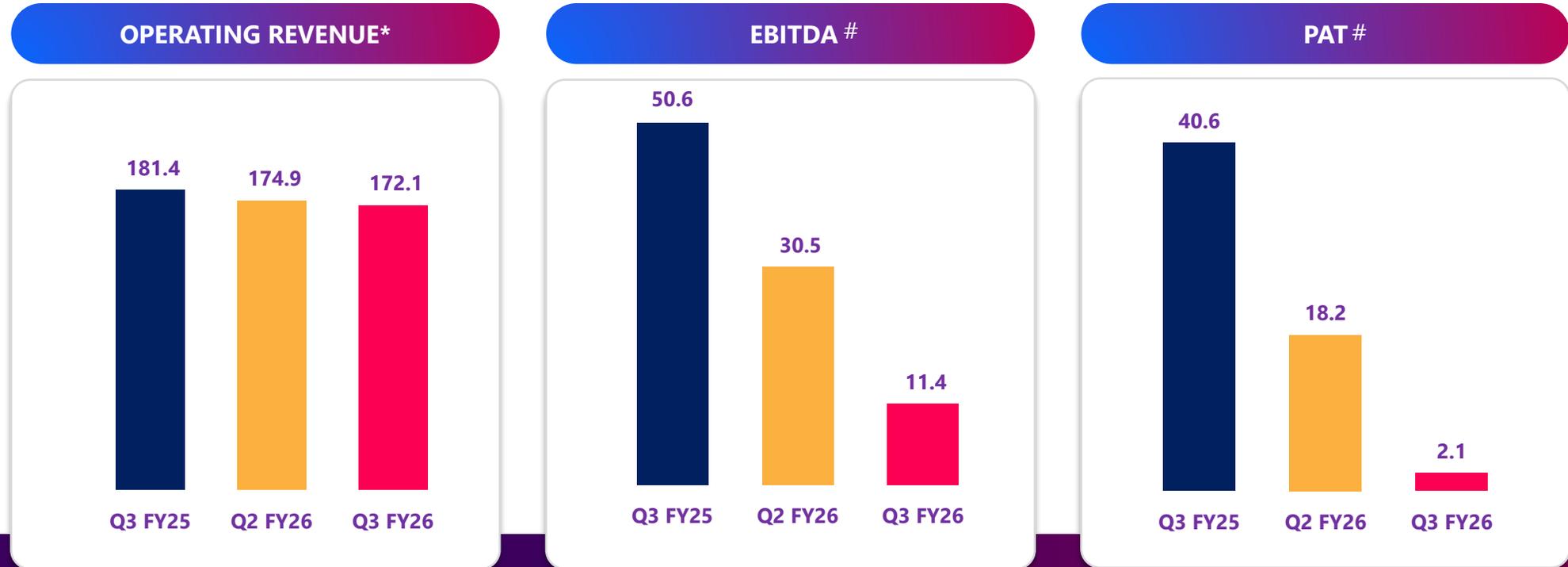


3i Infotech

Financials



Financial Highlights – Q3 FY26



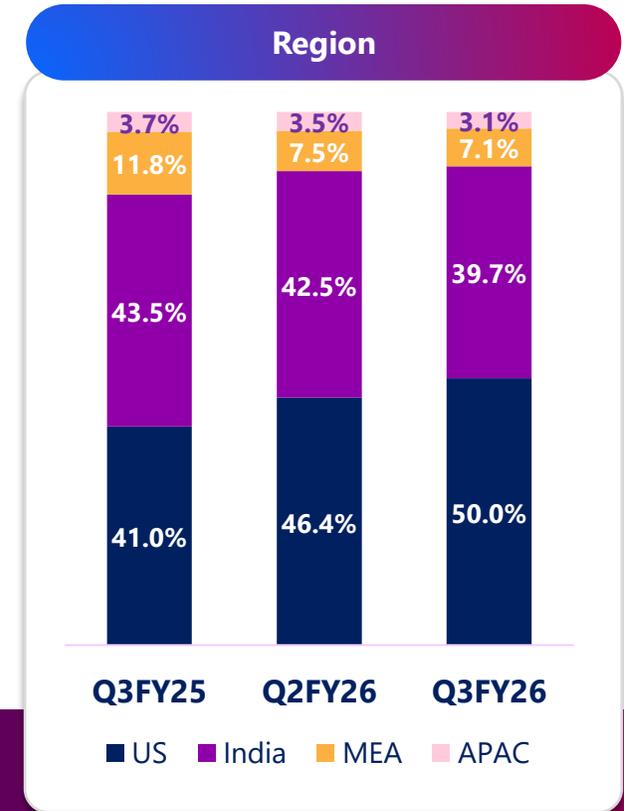
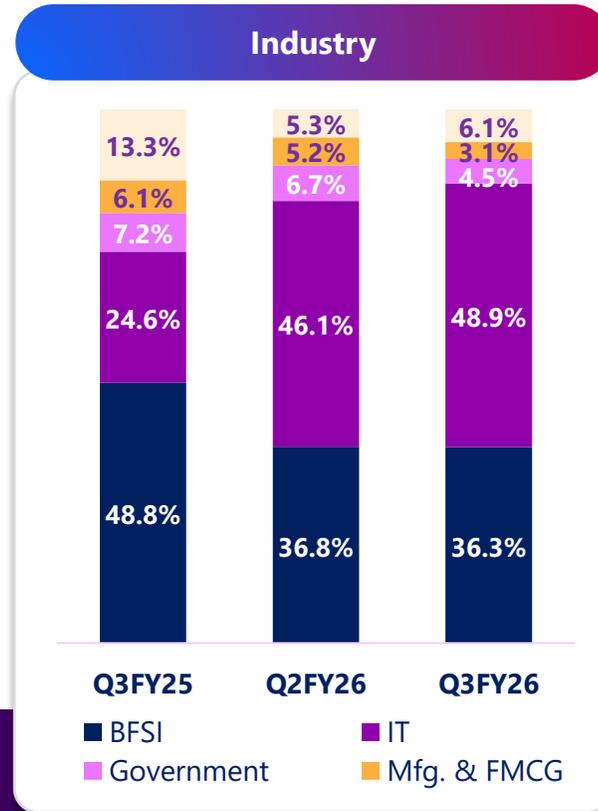
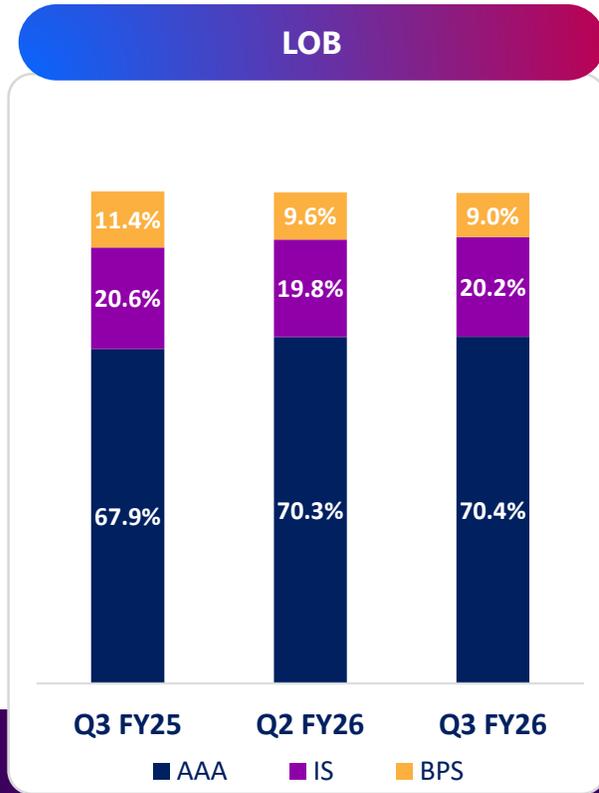
* YoY decrease in revenue due to closure of the KSA branch, which contributed ₹8 crore in Q3 FY25.

One time US tax grant received in Q2 FY26 for ₹20 crore. Forex gain of ₹39 crore was recorded in Q3 FY25.

EBITDA **increased** by **10% QoQ**, Profit before exceptional items **increased** by **73% YoY** & **15% QoQ** after excluding above one time income.

Note: Exceptional item includes ₹3.4 crores of Gratuity, due to recent changes in Labour Laws.

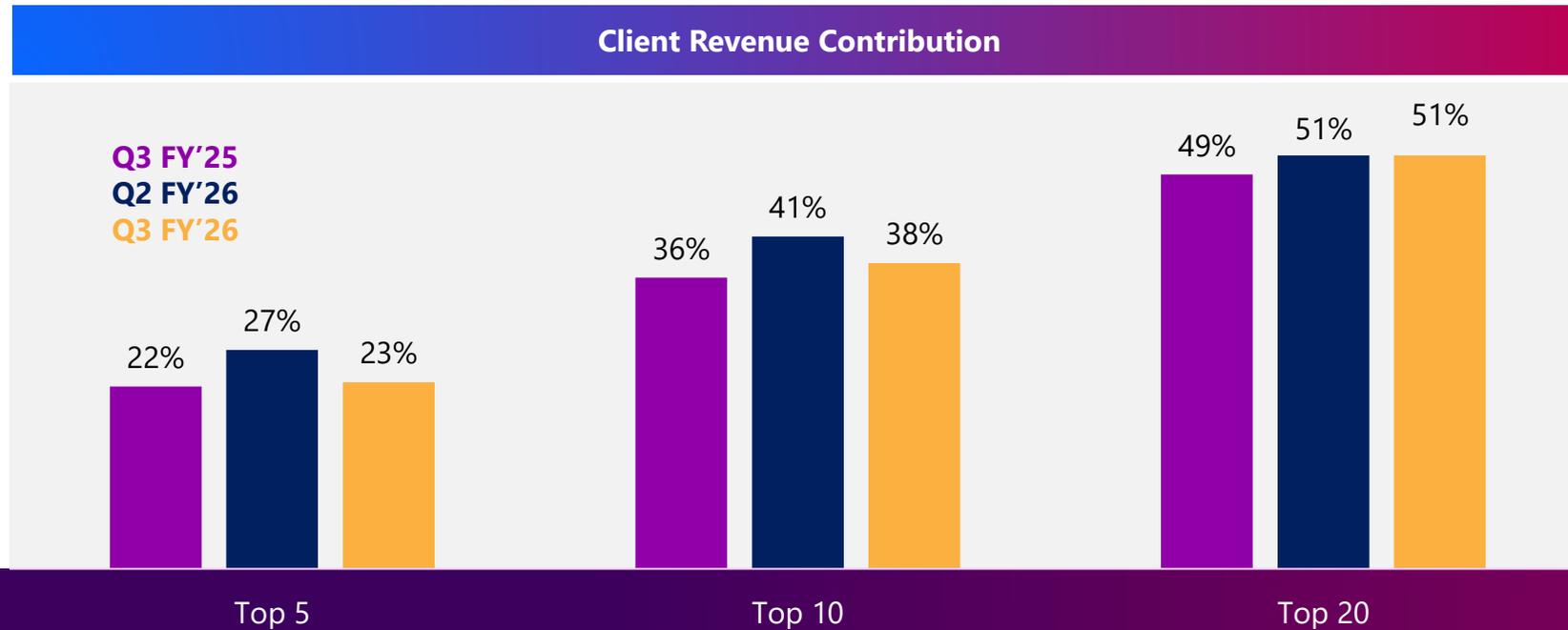
Revenue Mix



Note: AAA - Application, Automation, Analytics; IS – Infrastructure Services; BPS – Business Process Services

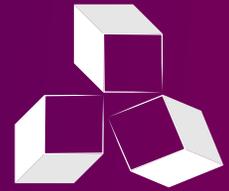
- Revenue mix remains stable with AAA continuing to be the highest contributor.
- Industry mix reflects sustained strength in IT, supported by balanced contributions from BFSI and other sectors.
- Regionally, the US contribution has increased, indicating focus on Global market.

Revenue Contribution - Top 20 Customers



Revenue contribution has shifted from the Top 5 to the broader Top 20 client base, indicating reduced dependency on a few large customers. This reflects a healthier and more diversified revenue mix.

Thank you



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asia | pacific | north america | middle east