

# 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**

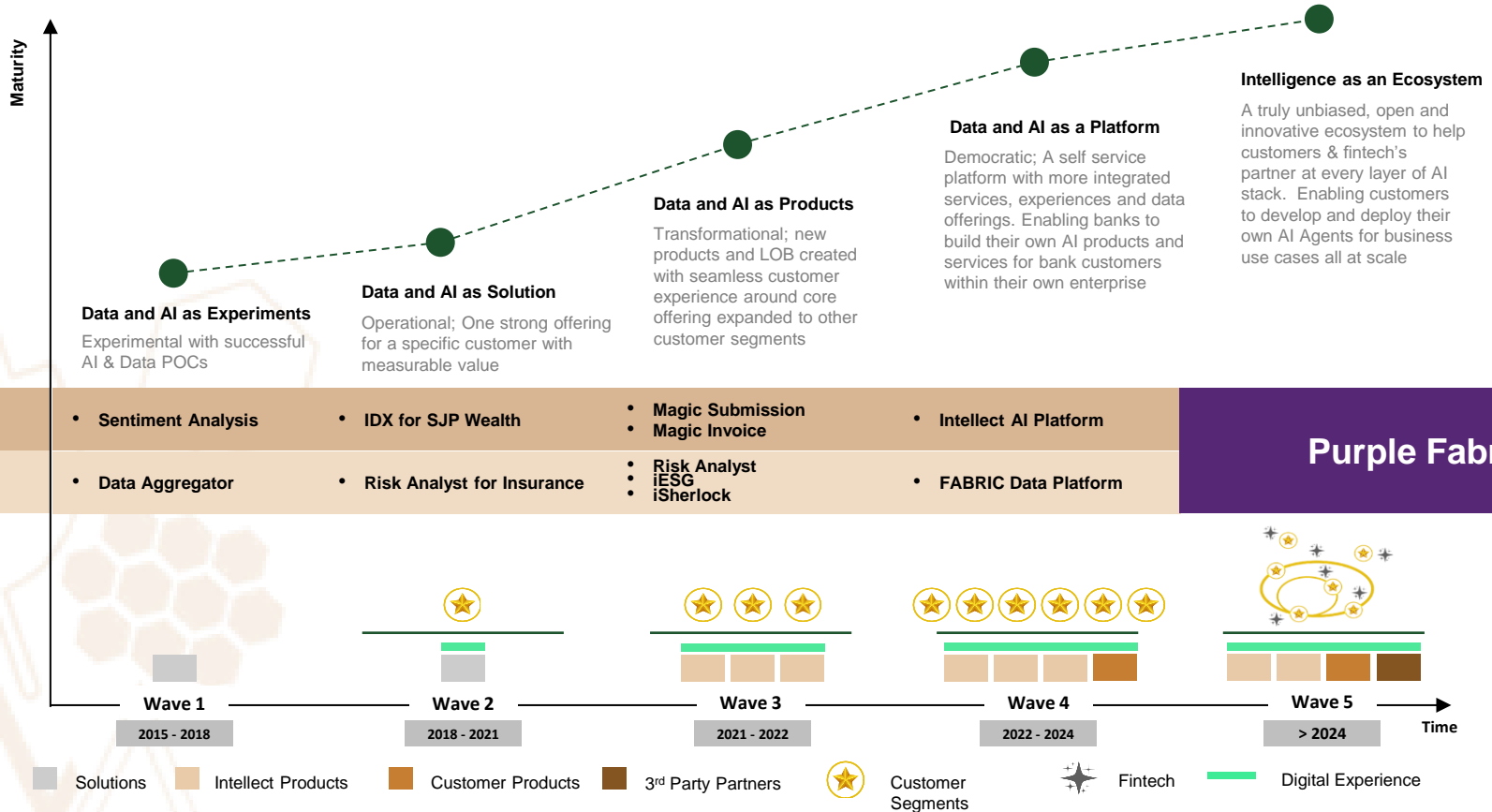
Introducing

**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*

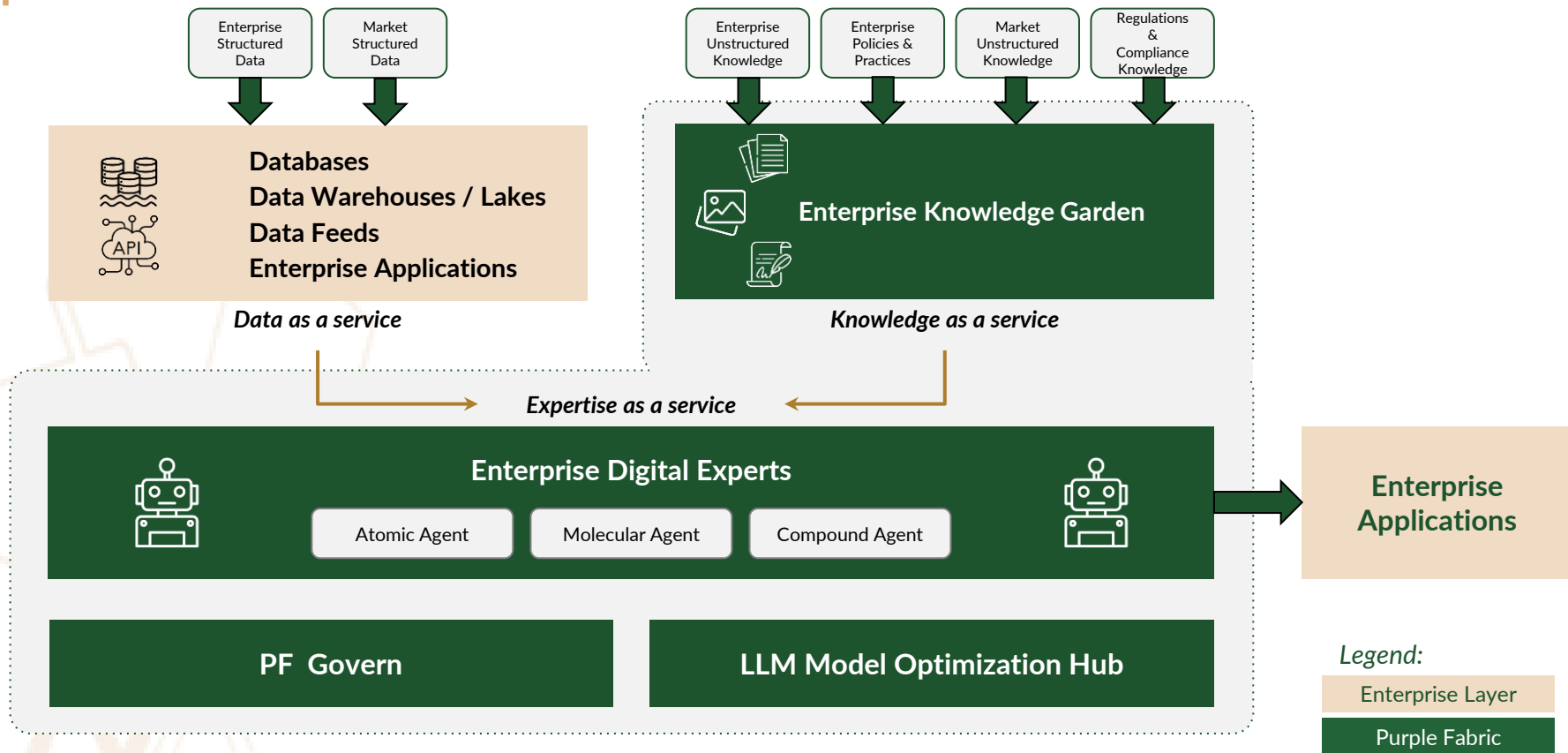
## Enterprise Governance

*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



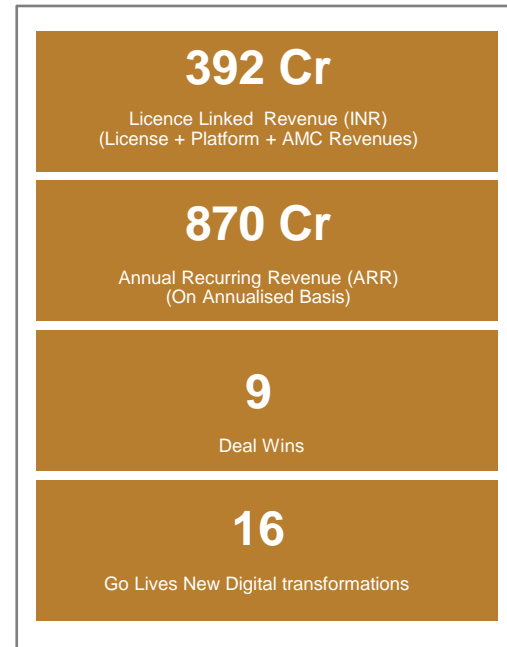
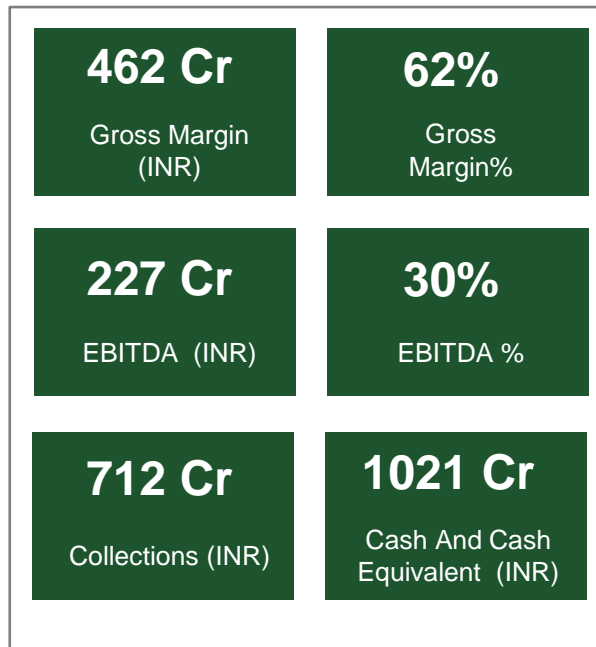
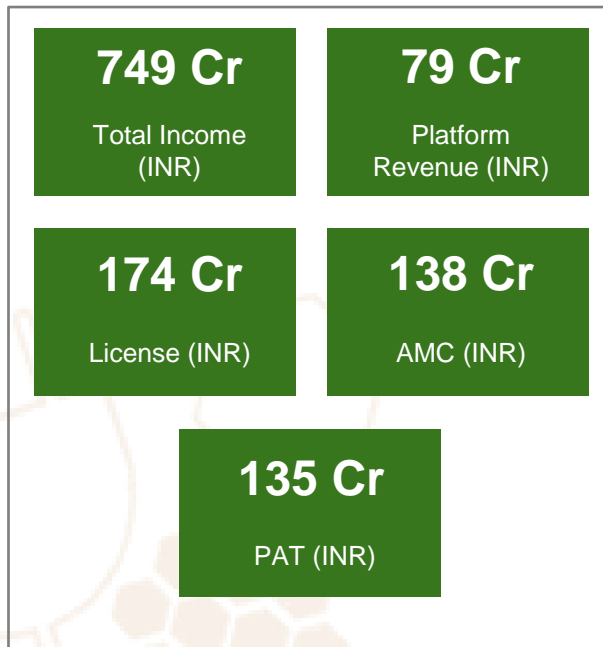
# Financial Highlights

## 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

**133**

Global Excl. India

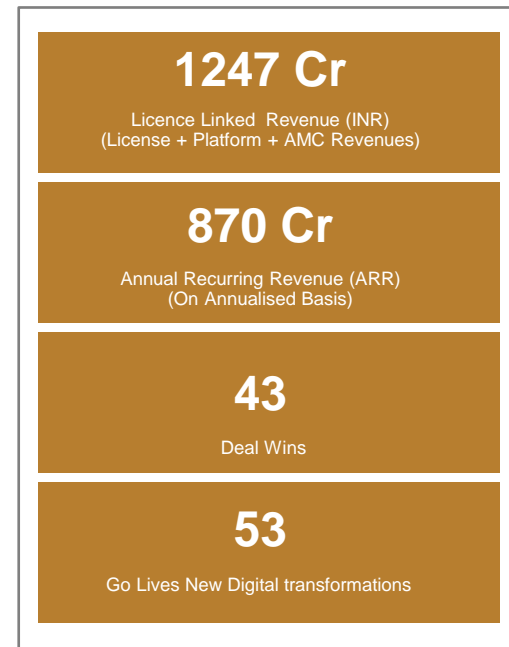
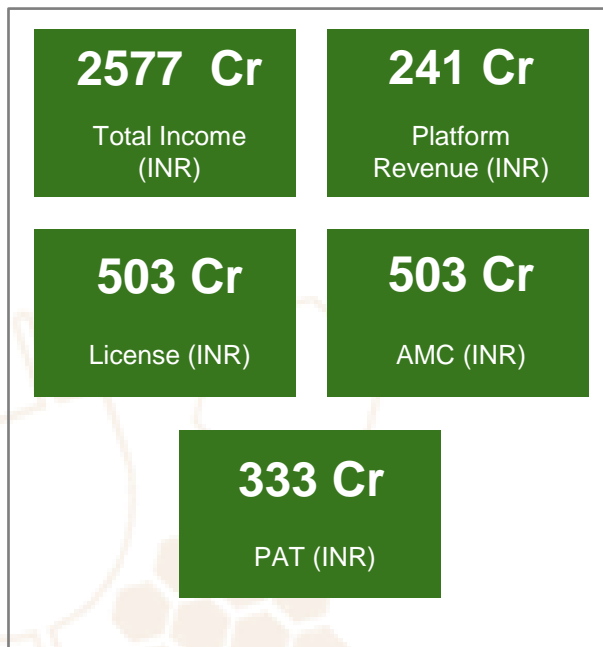
**153**

India

**137**

Total

# FY 24-25 - Financial Highlights



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

**133**

Global Excl. India

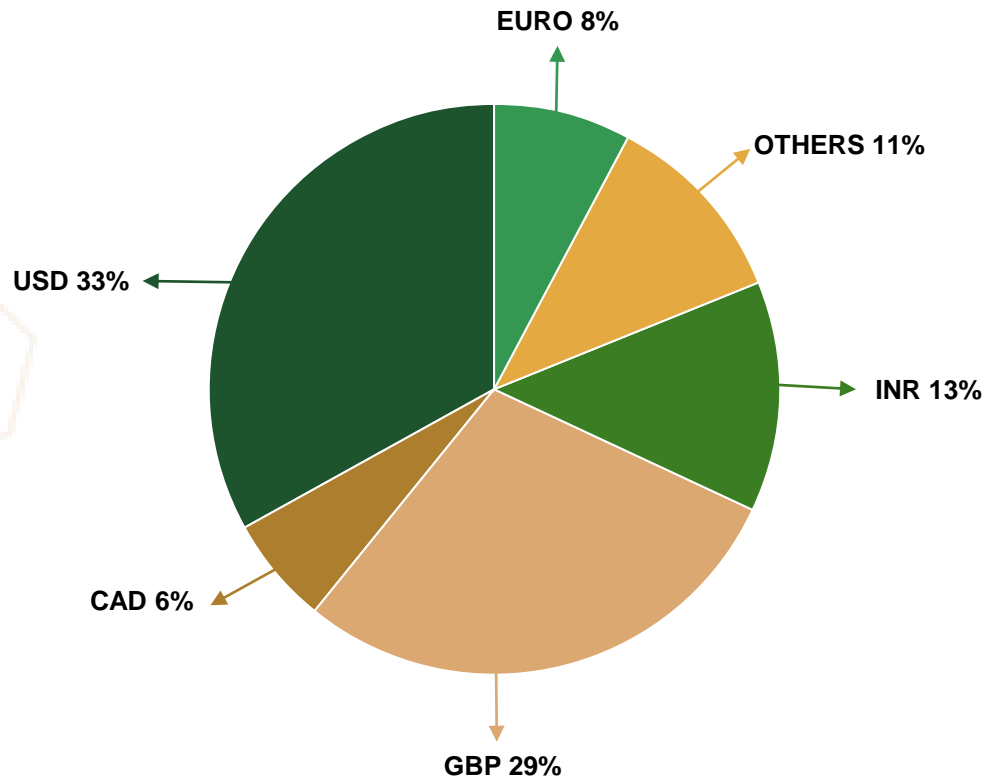
**153**

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)
<b>INCOME</b>					
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
<b>Total Income</b>	<b>748.55</b>	<b>620.60</b>	<b>629.01</b>	<b>2,577.03</b>	<b>2,565.41</b>
<b>Like-to-Like Total Income*</b>	<b>748.55</b>	<b>620.60</b>	<b>629.01</b>	<b>2,577.03</b>	<b>2,321.06</b>
<b>Total Expenditure</b>	521.68	486.67	475.56	1,969.46	1,964.60
<b>EBITDA</b>	<b>226.86</b>	<b>133.93</b>	<b>153.45</b>	<b>607.57</b>	<b>600.81</b>
Depreciation & Amortisation	(41.44)	(39.64)	(35.26)	(156.41)	(137.22)
Others	(4.36)	(1.18)	3.85	(9.10)	(3.92)
<b>Profit / (Loss) Before Tax</b>	181.07	93.11	122.04	442.07	<b>459.67</b>
Provision For Taxation	(45.75)	(22.92)	(36.56)	(109.29)	(125.97)
<b>Profit / (Loss) After Tax</b>	<b>135.32</b>	<b>70.19</b>	<b>85.48</b>	<b>332.77</b>	<b>333.69</b>

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

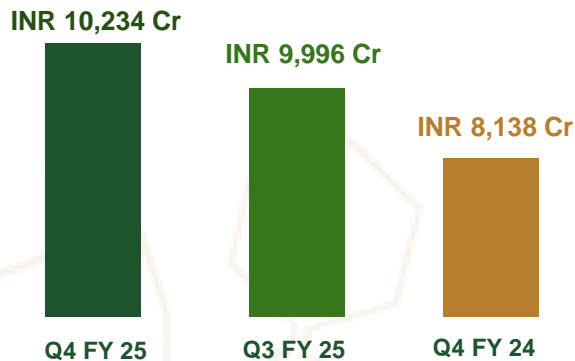
- Intellect is featured in Gartner's Top Technology Trends in Corporate/Commercial Banking for Product Leaders in 2025 Report
- Intellect has been positioned as a Leader in Gartner Magic Quadrant for Core Banking Systems, Europe

## 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



### 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	Q4FY25	Q3FY25	Q4FY24
# 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

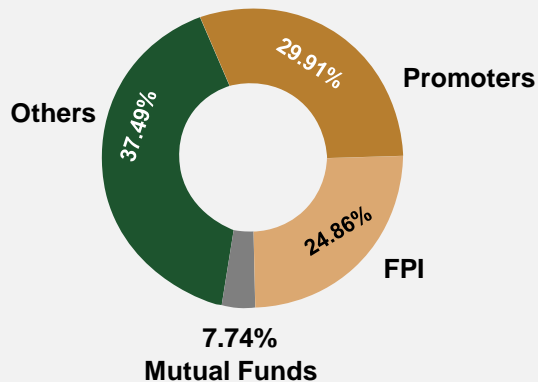


# Board Announcements







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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