

Intellect Reports FY26 Total Income Growth of 23% to INR 3,161 Cr; AI-First Strategy Drives 34% Surge in License-Linked Revenue

EBITDA crossed INR 700 Cr; strong deal momentum across global markets; Purple Fabric and eMACH.ai drive enterprise-wide AI adoption and measurable business outcomes

Chennai (India), May 8, 2026: [Intellect Design Arena Ltd](#), an AI-first global financial technology product company, architected from first principles and powered by Design Thinking to deliver measurable business impact at scale, today announced its fourth-quarter and annual results for FY26.

I. Growth by Design

Intellect's performance in FY26 marks a decade of AI leadership, now reaching a critical inflection point with "Wave 6: The AI-Native Enterprise". The company's unique approach: designing for growth rather than chasing it. It is built on three interlocking dimensions: methodical product focus, deliberate market presence in developed economies, and up-market migration to global Tier 1 banking giants backed by ongoing investments in research and engineering.

FY26 - Financial Highlights

Income:

- Total income for FY 26 stood at INR 3161 Cr as against INR 2577 Cr in FY 25

Platform, License and AMC Revenue:

- Platform revenue is INR 580 Cr as against INR 241 Cr in FY 25
- License revenue is INR 517 Cr as against INR 503 Cr in FY 25
- AMC revenue is INR 570 Cr as against INR 503 Cr in FY 25
- License-linked revenue (License + Platform + AMC) is INR 1667 Cr as against INR 1247 Cr in FY 25

EBITDA and PBT

- EBITDA is INR 703 Cr as against INR 608 Cr in FY 25
- Profit Before Tax is INR 493 Cr as against INR 442 Cr in FY 25

Collections

- Collections for FY26 are INR 3043 Cr as against INR 2371 Cr in FY 25
- Cash and Cash equivalents are INR 1257 Cr

Deal Wins and Digital Transformations

- eMACH.ai accelerates growth with 59 new customers choosing Intellect for their digital transformation journey
- 91 global financial institutions have transformed their digital journey (Go-Live) on Intellect platforms

Leadership Appointments

- 23 Leaders (SVP and above category) have joined Intellect in the FY26

Q4FY26 - Financial Highlights

Income:

- Total income for Q4 FY 26 stood at INR 884 Cr

Platform, License and AMC Revenue:

- Platform revenue is INR 162 Cr
- License revenue is INR 152 Cr
- AMC revenue is INR 149 Cr
- License-linked revenue (License + Platform + AMC) is INR 464 Cr

EBITDA and PBT

- EBITDA is INR 221 Cr
- Profit Before Tax is INR 162 Cr

Collections

- Collections for Q4FY26 are INR 791 Cr
- Cash and Cash equivalents are INR 1257 Cr

Deal Wins and Digital Transformations

- eMACH.ai accelerates growth with 15 new customers choosing Intellect for their digital transformation journey
- 25 global financial institutions have transformed their digital journey (Go-Live) on Intellect platforms

II. From AI Adoption to Business Impact at Scale

FY26 represents a structural shift in how financial institutions are deploying AI. The centerpiece of Intellect's competitive moat is the compounding synergy between its two innovation engines:

- **eMACH.ai:** The world's most comprehensive, composable, and intelligent Open Finance platform, featuring 700 microservices, 3,061 APIs, and 942 events.
- **Purple Fabric:** The world's first Open Business Impact AI platform powered by 550+ domain-aware AI agents, delivering 95%+ accuracy in regulated environments and already live across more than 45 clients.

During the quarter, Intellect advanced its AI-first transformation agenda with the launch of next-generation banking and enterprise AI platforms designed to accelerate intelligent automation, contextual decisioning, and enterprise-scale AI adoption.

- **eMACH.ai AI-First Banking:** Unveiled the next wave of autonomous, context-aware banking powered by 550+ domain-aware AI agents spanning lending, payments, treasury, wealth, and servicing.
- **eMACH.ai Islamic Banking:** Introduced a purpose-built, AAOIFI-compliant Islamic Banking platform built on "Shariah by design" principles, enabling fully integrated, digital-first Islamic banking operations.
- **Purple Fabric "Enterprise AI on Tap":** Made production-grade, judgment-centric enterprise AI accessible through a subscription-based model with governance, reliability, and cost predictability.
- **Purple Fabric TeamSpaces:** Expanded AI adoption across HR, Tech Services, Academia, and Enterprise Security through domain-specific collaborative environments powered by digital experts and workflow orchestration.

III. Management Commentary



Arun Jain, Chairman and Managing Director, Intellect Design Arena Limited, said, "At Intellect, we have spent the last decade building a company designed to endure beyond technology cycles. Our philosophy has been simple – continuously reduce product risk through innovation, reduce market risk through diversification, and reduce customer risk by building deep relationships with the world's most respected financial institutions. FY26 reflects the compounding outcome of these deliberate design choices. The emergence of AI-native enterprises is now reshaping the global financial industry, and we believe platforms such as eMACH.ai and Purple Fabric place Intellect in a uniquely differentiated position. As we enter the next phase, our strategic focus on AI-First, Mainframe to Cloud (M2C), Wholesale Banking Ecosystem, Payments, and Financial Advisory will define the next cycle of transformation and growth for Intellect."

IV. Board Announcements

In line with the Dividend Distribution Policy of the Company, the Board has recommended a final dividend of Rs.4 /- plus a special dividend of Rs. 3/- per share basis of face value of Rs. 5 /- each on the Equity Shares for the financial year ended March 31, 2026, subject to the approval of shareholders at the ensuing Annual General Meeting ("AGM").

The record date for determining entitlement of shareholders to receive the final dividend has been fixed as Friday, July 24, 2026. The dividend, upon declaration by the shareholders, will be paid on or before Saturday, August 29, 2026.

V. Organisation Announcements

Retirement:



Ms. Sudha Gopalakrishnan, currently the Chief Assurance & Governance officer, will be retiring from the services of the Company with effect from the close of business hours on May 31, 2026, upon attaining the age of superannuation.

The Board placed on record its sincere appreciation for the valuable contributions during her tenure with the Company.

Internal Transition & Redesignation:



Mr. Krishna Rajaraman, currently the Chief Technology Officer (CTO), will succeed and transition to the role of Ms. Sudha Gopalakrishnan effective June 1, 2026.

The role is being re-designated as "Head – Customer Delivery Experience".



Mr. Vivek Gupta, currently the President & Head of Consulting is being re-designated as "Chief Customer Officer" effective June 1, 2026.

Mr. Prashant Lalchandani has been appointed as the Chief Technology Officer (CTO) of the Company effective June 1, 2026, and will be designated as Senior Management Personnel.



Prashant is a distinguished technology leader with over 30 years of experience in product engineering, enterprise architecture, and global banking platforms. As CTO of Intellect, he brings deep expertise in driving large-scale technology transformation, engineering excellence, and innovation-led growth across the financial services ecosystem.

Prior to his elevation as CTO, Prashant served as the CTO for Intellect Wholesale Banking, where he played a pivotal role in shaping the organisation's technology strategy and engineering capabilities. He is currently leading Intellect's transition toward an industrialised, AI-native engineering paradigm, reimagining software delivery through a high-velocity model where AI accelerates execution while human expertise drives decision-making and governance.

Prashant has been instrumental in the evolution of the eMACH.ai framework, Intellect's flagship open finance platform. His leadership philosophy is anchored in delivering "speed with certainty," with a strong emphasis on building secure, resilient, and scalable enterprise solutions for some of the world's most demanding financial institutions. Before joining Intellect, Prashant held senior leadership positions at Capgemini, including roles as Chief Architect and Account CTO, where he led large global architecture and engineering teams. His professional journey also includes key engineering and leadership roles at Principal Global Services, AT&T, and Deutsche Software.

As CTO, Prashant will continue to strengthen Intellect's technology vision, accelerate innovation, and build long-term value for the global financial ecosystem, further positioning the organisation at the forefront of next-generation banking technology.

VI. Accelerating Growth with eMACH.ai & Purple Fabric

eMACH.ai, the First Principles Thinking based Most Comprehensive, Composable and Intelligent Open Finance Platform, and **Purple Fabric**, the World's First Open Business Impact AI Platform, enable financial institutions to embrace Enterprise Connected Intelligence, secured 59 new deal wins and delivered 91 digital transformations globally.

In Q4 FY26, Intellect has been chosen by 15 customers worldwide. Strategic platform adoption highlights include:

Americas

- A leading US-based wholesale distributor of specialty insurance products and services chose **Purple Fabric Magic Submission** to enable end-to-end underwriting workflows with improved risk insights and decision consistency
- **Carte Financial Group**, a leading independent mutual fund dealer and National Managing General Agency in Canada, chose the **Purple Fabric GRC Platform** - embedding decision-grade, explainable intelligence for regulatory, onboarding and governance workflows
- A fast-growing apparel retail chain in Chile has extended its long-standing implementation of **eMACH.ai Cards**, continuing to manage the full card lifecycle with real-time processing and deliver personalised, secure, and scalable card experiences
- 38 Credit Unions in Canada selected Intellect to power their next-generation digital banking platform **eMACH.ai DEP**. This transformation will accelerate banking adoption and improve retention through a unified experience across mobile and online channels.

Europe

- A British universal bank headquartered in the UK chose **eMACH.ai Payments** as part of its core demand deposit account (DDA) transformation enabling resilient, high-performance payment orchestration
- One of the largest banks in the Kingdom of Saudi Arabia, part of a leading European financial holding group, selected **eMACH.ai Liquidity Management** to achieve real-time visibility and centralised control across enterprise liquidity, enabling proactive cash positioning and optimisation.

Middle East

- A UAE-based full-service corporate bank chose **eMACH.ai DTB** to enhance corporate client servicing through streamlined transaction workflows and improved operational efficiency
- A publicly listed Islamic bank headquartered in Kuwait chose **eMACH.ai DTB** to streamline payments, collections, and liquidity workflows, enabling faster and more integrated corporate banking services
- One of the largest private commercial banks in Iraq, through its strategic technology partner, chose **eMACH.ai DTB** to modernise transaction banking infrastructure and enable seamless integration across corporate systems
- A Qatar-based bank headquartered in Doha chose **eMACH.ai DEP** to deliver unified, personalised digital journeys across onboarding, servicing, and engagement
- A digital-first bank in Saudi Arabia chose **eMACH.ai DEP** to deliver seamless, customer-centric journeys through a headless architecture with a React Native-driven mobile experience

India

- A global banking major serving more than 40 million customers chose **eMACH.ai Wealth** to deliver a unified, multi-tenant wealth platform across domestic and GIFT City operations, enhancing client engagement and advisory capabilities
- A payments bank in India, driving financial inclusion for over 14 million customers, chose **eMACH.ai Treasury** to strengthen liquidity management and enable real-time, enterprise-wide visibility across cash positions

APAC

- A leading full-service universal bank in the Philippines chose **eMACH.ai Brokerage** to unify trading, risk, and settlement, enabling scalable, compliant, and high-performance securities operations
- One of the pioneers in the Malaysian asset management industry chose **eMACH.ai Registrar and Transfer Agency (RNTA)** to manage the full fund lifecycle, including investor onboarding, transactions, reconciliation, and regulatory reporting

VII. Industry Recognition and IP Moat

Intellect's research roadmap is validated by external analysts and a growing patent portfolio.

- **Patent Moat:** 125 patents filed to date across Purple Fabric, Composable Architecture, Wealth & Insurance, Consumer Banking, and Wholesale Banking domains, including 9 granted and 111 in progress.
- **Global Analyst Recognition & Leadership:** Recognised by as many as 56 leading global analyst firms in the last three years, including Gartner, Chartis, Celent, IDC, and Forrester across core banking, payments, lending, transaction banking, AI, and regulatory technology categories.
- **Industry & Global Awards:** Secured 18 industry awards and prestigious recognitions, including Euromoney's World's Best Transaction Banking Software Provider 2025, Datos Impact Awards, ET Making AI Work Awards, National AI Awards 2025, and Best Banking Technology Vendor recognition.

Audited Financial Results for the Fourth Quarter and Financial Year Ended - March 31, 2026

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, 2026 (Q4FY26)	Dec 31, 2025 (Q3FY26)	Mar 31, 2025 (Q4FY25)	Mar 31, 2026 (FY26)	Mar 31, 2025 (FY25)
INCOME					
Revenue from Operations	851.65	733.52	727.35	3042.97	2,495.50
Other Income	32.82	19.47	21.20	117.79	81.53
Total Income	884.47	752.99	748.55	3160.76	2,577.03
EXPENDITURE					
Software Development Expenses	369.02	345.55	286.93	1374.81	1,070.18
Gross Margin	515.46	407.44	461.61	1785.96	1,506.85
SG & A Expenses	232.06	224.17	181.26	847.07	691.38
R & E Expenses	62.57	61.41	53.49	235.85	207.90
Total Expenditure	663.65	631.13	521.68	2457.73	1,969.46
EBITDA	220.83	121.86	226.86	703.03	607.57
Depreciation & Amortisation	(58.72)	(53.22)	(41.44)	(208.90)	(156.41)
Others	(0.01)	0.20	(4.36)	(1.05)	(9.10)
Profit / (Loss) Before Tax	162.10	68.84	181.07	493.08	442.07
Provision For Taxation	(41.88)	(17.32)	(45.75)	(124.58)	(109.29)
Profit / (Loss) After Tax	120.22	51.53	135.32	368.51	332.77
PAT after exceptional items	120.22	28.45	135.32	345.43	332.77

Note: Exceptional item comprises of Gratuity Provision of INR 30.84 Cr and the resultant deferred tax of 7.76 Cr in Q3 FY26

Investor Conference Call

The Board of Directors of Intellect Design Arena Limited will meet on Friday, the 8th May 2026 to take on record the financial results of the Company for Q4 and FY26. Intellect will host the Investor Earning Call on the same day i.e. Friday, 8th May 2026 at 5.00 PM IST, where the Senior Management of the Company will comment on the Company's Performance during the Q4 FY26 & FY26 (Full Year) and respond to questions from participants.

Date: 8th May 2026

Time: 05:00 PM - 6.00 PM IST

Topic: 'Investor Earning Call' Q4 FY 26 results of Intellect Design Arena Ltd

Please register through the link below to take part in this call.

https://us06web.zoom.us/webinar/register/WN_NUa2PxdaQXuB1nP4F9IQUw

After registering, you will receive a confirmation email containing information (including the link) about joining the webinar.

Please Note:

- Please join through this ZOOM Link received by you on registration by 4:55 PM IST on 8th May 2026 for Investors Earning Call
- Request you log in with your Name, Company name and other details while joining the call.
- At the bottom of the window in your Computer/tablet, click the button labelled "Raise Hand "to Speak.
- We shall enable you to discuss with the Management.
- Once your mic has been enabled, unmute yourself and speak.
- After the conversation is over, you will be muted back. If you have any further queries, you can click 'Raise Hand' once again.

About Intellect Design Arena Limited

*Intellect Design Arena Ltd is a global leader in **AI-First, enterprise-grade financial technology**, architected from first principles to deliver measurable business impact at scale. With three decades of domain expertise, Intellect delivers composable, intelligent platforms across Wholesale Banking, Consumer Banking, Central Banking, Wealth, Capital Markets, Treasury, Insurance and Digital Technology for Commerce. Applying **First Principles Thinking and Design Thinking**, Intellect has elementalised financial services into a finite set of Events, Microservices and APIs, enabling faster, modular transformation with predictable and measurable outcomes.*

*At the heart of this AI-First architecture are **eMACH.ai**, the world's most comprehensive, composable and intelligent open finance platform; **Purple Fabric**, the world's first Open Business Impact AI platform; and **iTurmeric**, a composable integration and configuration platform. A pioneer in applying Design Thinking at enterprise scale, Intellect's 8012 FinTech Design Center - the world's first Design Center dedicated to Design Thinking principles, underscores its commitment to continuous, outcome-driven innovation. Intellect serves over 500+ customers across 61 countries, supported by a global workforce of domain, solution and technology experts. For more information, visit www.intellectdesign.com.*

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