

Intellect Q4FY25 revenues grew 19% YoY to INR 749 Crores PAT grew 58% to INR 135 Crores

*eMACH.ai accelerates growth with 9 Deal Wins and 16 Digital Transformations in Q4FY25
 Launches World's First Open Business Impact AI Platform - Purple Fabric*

Chennai (India), May 9, 2025: [Intellect Design Arena Ltd](#), an enterprise-grade global financial technology leader, known for its application of First Principles Thinking, Open Finance Architecture, and Design Thinking to reimagine financial institutions and insurance companies, announced its fourth-quarter and annual results for FY25 today.

I. The World's First Open Business Impact AI Platform

Purple Fabric 3.0 is the world's first **Open Business Impact AI Platform** from IntellectAI, designed to unlock genuine enterprise value from AI by orchestrating knowledge, automating processes through digital expert-based intelligence, and ensuring responsible and compliant AI deployment. Built using 217 technologies, the platform transforms fragmented enterprise data into AI-ready assets, automates high-volume tasks, and dynamically selects the most suitable AI models for each business use case.

Powered by four foundational technology stacks, Purple Fabric ensures end-to-end AI orchestration i.e.

1. The **Enterprise Knowledge Garden (EKG)** converts siloed information into structured intelligence across processes, compliance, and customer documents
2. **Enterprise Digital Experts (EDE)** are goal-driven AI digital experts—diagnostic, generative, review, and assurance—that deliver speed, accuracy, and automation at scale
3. **Enterprise Governance** embeds 18+ built-in guardrails for secure entitlements, data protection, ensuring Ethical and Responsible AI where the data and recommendations have traceability and explainability.
4. **The Open LLM Model Optimisation** engine applies a Triple Constraint Model (speed, accuracy, cost) to intelligently select and orchestrate the optimal LLM for each use case

While comparable platforms like Palantir and C3.ai focus on centralised intelligence and operational data integration, Purple Fabric goes further by offering a knowledge garden, digital expert automation, multi-model orchestration, and embedded AI governance out of the box. With over 65 pre-configured Digital Experts, Purple Fabric is purpose-built to help enterprises scale beyond experimentation, accelerating transformation across operations, customer service, and compliance with measurable business impact.

II. Financial Performance

Q4FY25 - Financial Highlights

Total Income:

- Total Income stood at INR 749 Cr

Platform, License and AMC Revenue:

- Platform revenue is INR 79 Cr
- License revenue is INR 174 Cr
- AMC revenue is INR 138 Cr
- License-linked revenue (License + Platform + AMC) is INR 392 Cr

EBITDA and PAT:

- EBITDA is INR 227 Cr
- Profit After Tax is INR 135 Cr

Collections:

- Collections for Q4FY25 are INR 712 Cr
- Cash and Cash equivalent is INR 1021 Cr

Deal Wins and Digital Transformations:

- eMACH.ai accelerates growth with 9 new customers choosing Intellect for their digital transformation journey
- 16 global financial institutions have transformed their digital journey (Go-Live) on Intellect platforms

FY25 – Financial Highlights

Total Income:

- Total Income for FY25 stood at INR 2577 Cr

Platform, License and AMC Revenue:

- Platform revenue is INR 241 Cr
- License Revenue is INR 503 Cr
- AMC Revenue is INR 503 Cr
- License-linked revenue (License + Platform + AMC) is INR 1247 Cr
- Annual Recurring Revenue (ARR) is INR 870 Cr

EBITDA and PAT:

- EBITDA is INR 608 Cr
- Profit After Tax is INR 333 Cr

Collections:

- Collections for FY25 are INR 2371 Cr
- Cash and Cash equivalent is INR 1021 Cr

Deal Wins and Digital Transformations

- 43 new customers have chosen Intellect's Digital stack for their digital transformation, including 21 destiny deals
- Digital Transformations (Go-Lives): 53 global financial institutions have transformed their digital journey on Intellect platforms and products

III. Management Commentary



Arun Jain, Chairman and Managing Director, Intellect Design Arena Limited, said, “eMACH.ai technology has been received extremely well in the market since it is based on Zero waste architecture and First principle thinking. The Purple Fabric - The Business Impact AI platform is emerging as the most disruptive technology in the AI space. The company will be investing over 100 crores in the current year for Marketing, Sales and distribution of Purple Fabric.”

IV. 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.

V. Deal Wins - 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, have been chosen by 9 customers worldwide in Q4 FY25 and 43 leading institutions across the globe in FY25. The significant deals are:

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.

- **A 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.**

- 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 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.

Other Significant Deals

1 Deal Win in the Americas

- 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.

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.

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.

VI. Leadership Position Endorsed by Market Leading Analyst

eMACH.ai has been acknowledged as a transformative Open Finance Platform by the industry. Some of the significant accolades include:

- 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)
- 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

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
(Consolidated audited)

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

Investor Conference Call

The Board of Directors of Intellect Design Arena Limited will meet on Friday, 9th May 2025, to take on record the financial results of the Company for Q4 and FY25. Intellect will host the Investors Conference Call on the same day i.e. Friday, 9th May 2025, at 5:00 PM IST, where the Senior Management of the Company will comment on the Company's performance during the Q4 and FY25 and respond to questions from participants.

Date: 9th May 2025

Time: 05:00 PM-06:00 PM IST

Topic: Investor Earnings Call post our Q4 and FY 25 results

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

Registration link:

https://us06web.zoom.us/webinar/register/WN_95ui5Sr9RimA5Xfe--92uw

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

Please Note:

- 1) Join the ZOOM Link by 4:55 PM IST on 9th May 2025
- 2) Log in with your name and company name
- 3) Investors can click the "Raise Hand" button at the bottom of the window during the Q&A Session to ask questions

About Intellect Design Arena Limited

Intellect Design Arena Ltd is an enterprise-grade financial technology leader, providing composable and intelligent solutions for futuristic global financial institutions across 57 countries. Intellect's revolutionary First Principles Thinking-based Enterprise Connected Intelligence Platform, eMACH.ai, is the most comprehensive, composable, and intelligent open finance platform in the world. With an impressive array of 386 microservices, 650 events, and over 2015 APIs, eMACH.ai enables financial institutions to design and deploy future-ready technology solutions that provide a significant global competitive edge.

With three decades of domain expertise, Intellect offers a full spectrum of banking and insurance technology products through four lines of business: Consumer Banking, Wholesale Banking, IntellectAI and Digital Technology for Commerce. Intellect is a pioneer in applying Design Thinking and our 8012 FinTech Design Center, the world's first Design Center dedicated to Design Thinking Principles, underscores our commitment to continuous and impactful innovation, addressing the ever-growing need for digital transformation. We proudly serve over 500+ customers worldwide, supported by a diverse workforce of solution architects and domain and technology experts in major global financial hubs. For more information about Intellect, visit <https://www.intellectdesign.com/>

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