

Intellect/SEC/2023-24

May 11, 2023

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

Scrip Symbol :
INTELLECT

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, and in continuation of our earlier letter dated May 09, 2023 intimating schedule of Investors Conference Call to be convened on May 12, 2023, we are enclosing herewith the presentation being made to the analysts and institutional investors on Audited Financial Results of the Company for the quarter and financial year ended March 31, 2023.

Kindly take the above information on record.

Yours truly,
for **Intellect Design Arena Limited**
VUDALI
VENKATA
NARESH
V V Naresh
Company Secretary and Compliance Officer

Digitally signed by
VUDALI VENKATA NARESH
Date: 2023.05.11 18:05:36
+05'30'

Encl: As above

THE WORLD'S ONLY NEXTGEN
OPEN FINANCE, COMPOSABLE AND
CONTEXTUAL FINTECH COMPANY

Q4 and FY 23 Results

Earnings Announcement





SAFE HARBOUR STATEMENT

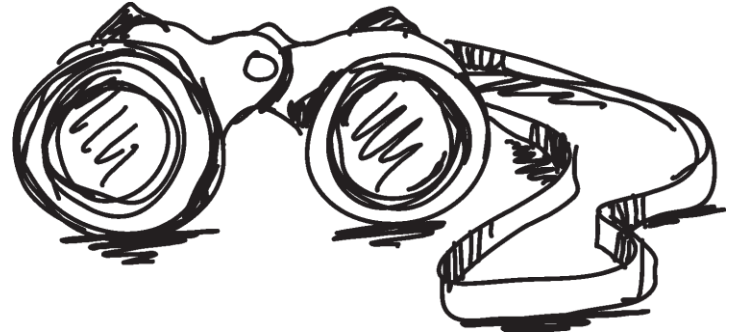
Certain statements in this release concerning our future prospects are forward-looking statements. Forward-looking statements by their nature involve a number of risks and uncertainties that could cause actual results to differ materially from market expectations. These risks and uncertainties include, 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.



OUR PURPOSE

TO PROVIDE LARGE ENTERPRISE GRADE
COMPOSABLE AND CONTEXTUAL SOLUTIONS
DRIVING HIGHER BUSINESS GROWTH,
REDUCING COST AND RISK ON A
SUSTAINABLE BASIS



+



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. FinTech 8012 Design Center, Chennai.



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



Business, Technology & Operations Space at FinTech 8012



Understanding Requirements Stated / Felt / Unstated



Observing Patterns



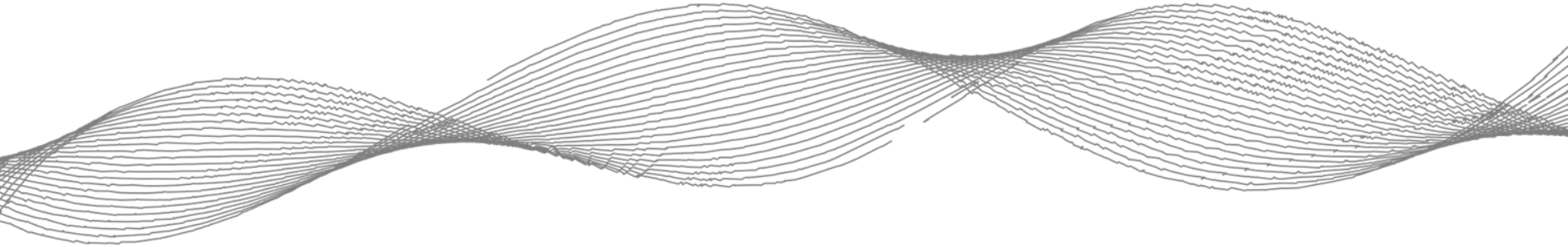
Connecting the dots



Unearthing Blind spots



BANKTECH WAVE 5





HOW DOES INTELLECT DISRUPT THE FINTECH ECOSYSTEM?

BANKTECH WAVE 5

BankTech Wave 5 is a significant phenomenon that is helping banks and financial institutions to reimagine their future moving from Products and Process to Design and Experience



COMPOSABLE

The principle of composability, which means that it allows different financial services to be combined or composed together to create custom solutions that meet the unique needs of individual users

CONTEXTUAL

Contextual, curated solutions that address the specific Market needs of a customer, rather than as a generic product offering



INTRODUCING: 6 IMPERATIVES OF BANKTECH WAVE 5

ARCHITECTURE

Independence

Resilience

Scale

Simplicity

COPARIS

BASE OF eMACH.ai

Events

Microservices

API

Cloud

Headless

COMPOSABILITY

Product Design

Experience Design

Operations Design

Integration Design

Ecosystem Design

DATA

Volume

Velocity

Value

Variety

Veracity

Information

Analytics

Decision

Transaction

Micro Segmentation
Insights, Nudges

EMBEDDED AI

Unstructured
Semi-structured
Structured Data,
Conversations



Classification
Extraction
Validation
Transformation
Augmentation

Accurate &
Accelerated Decision

FLEXIBLE & EXTENSIBLE

Progressing from
Wave 3 to Wave 5



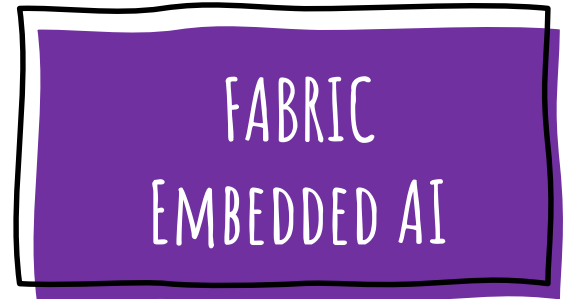
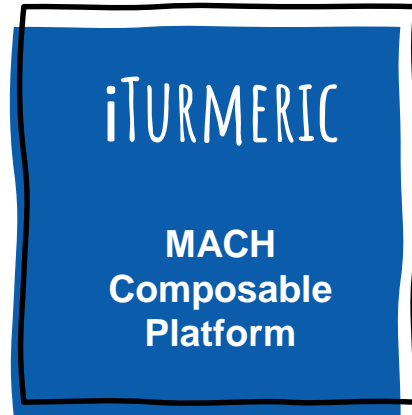
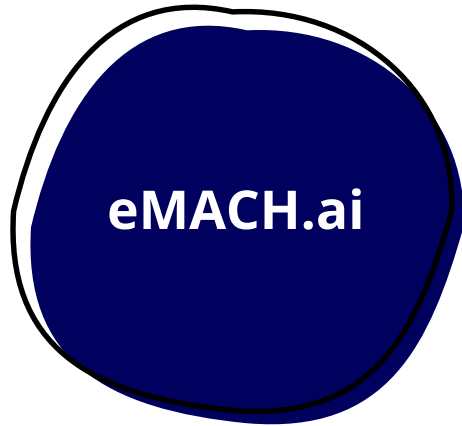
INTELLECT LAUNCHED THE WORLD'S LARGEST
OPEN FINANCE PLATFORM WHICH IS AN ARCADE
OF THE MOST COMPREHENSIVE MICROSERVICES
AND APIS, ENABLING BANKS TO MOVE
PROGRESSIVELY TO WAVE 5

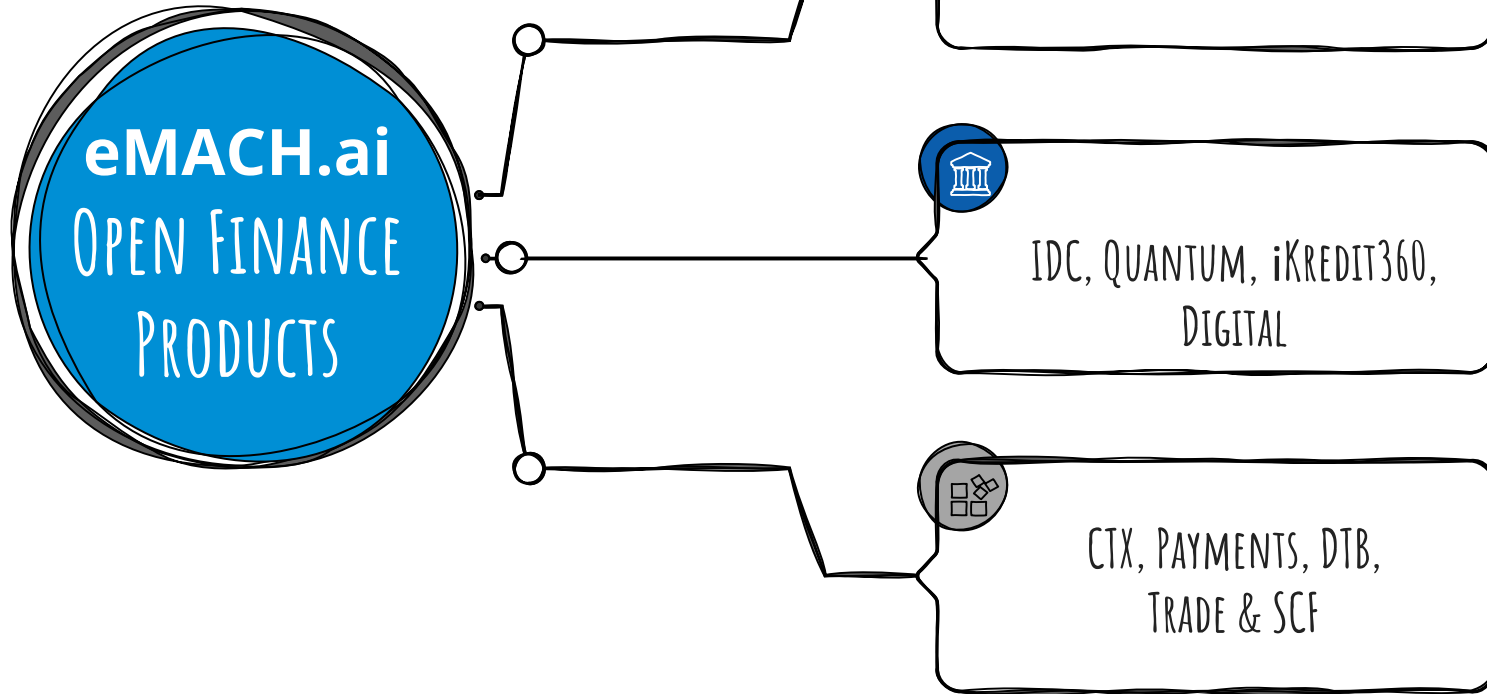
eMACH.ai
My Signature Solution





DIY (DO IT YOURSELF)







INTELLECT 1.0

INTELLECT 3.0



INTELLECT JOURNEY

INTELLECT 1.0 – 2015-2018

PHASE OF GROWTH AND INVESTMENT – SEVERAL PRODUCTS WERE IN STAGE # 2 AND # 3

- ❑ **Investments in Product development** – Cumulative investments over Rs. 1,250 Crs
- ❑ **Investments in Sales & Marketing** - Brand building, gaining Market acceptance, winning Analyst endorsements - Cumulative investments over Rs. 2,000 Crs
- ❑ Investments in building Leadership bandwidth and building expertise
- ❑ **Expanding Customer footprint** – Sharpening execution

RESULTING IN

Acquiring
marquee logos

Recognition as
Category Leaders

Winning key
deals

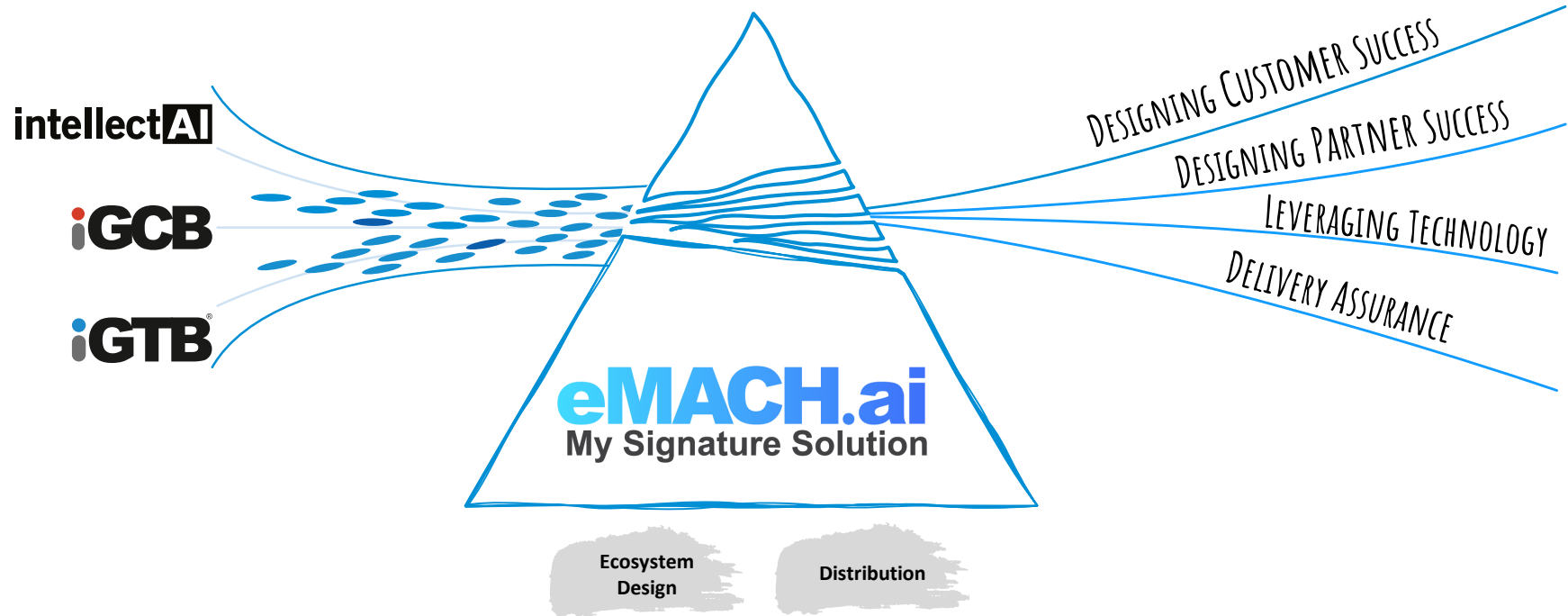
INTELLECT 2.0 – 2018-2023

INDUSTRIALISATION, MONETISATION AND CUSTOMER CENTRICITY

- ❑ **Aim is to move more Products to Stage # 4 and # 5**
- ❑ **Industrialisation** – Scaling
 - Making processes robust and repeatable
 - Ensuring D-3 OTIF, defect free delivery
- ❑ **Monetisation** – Unlocking the value of IP investments
 - Better Pricing and Revenue realisation
 - Alternatives in Pricing models to maximise revenue
- ❑ **Customer Centricity** – Fostering rewarding partnerships



INTELLECT 3.0



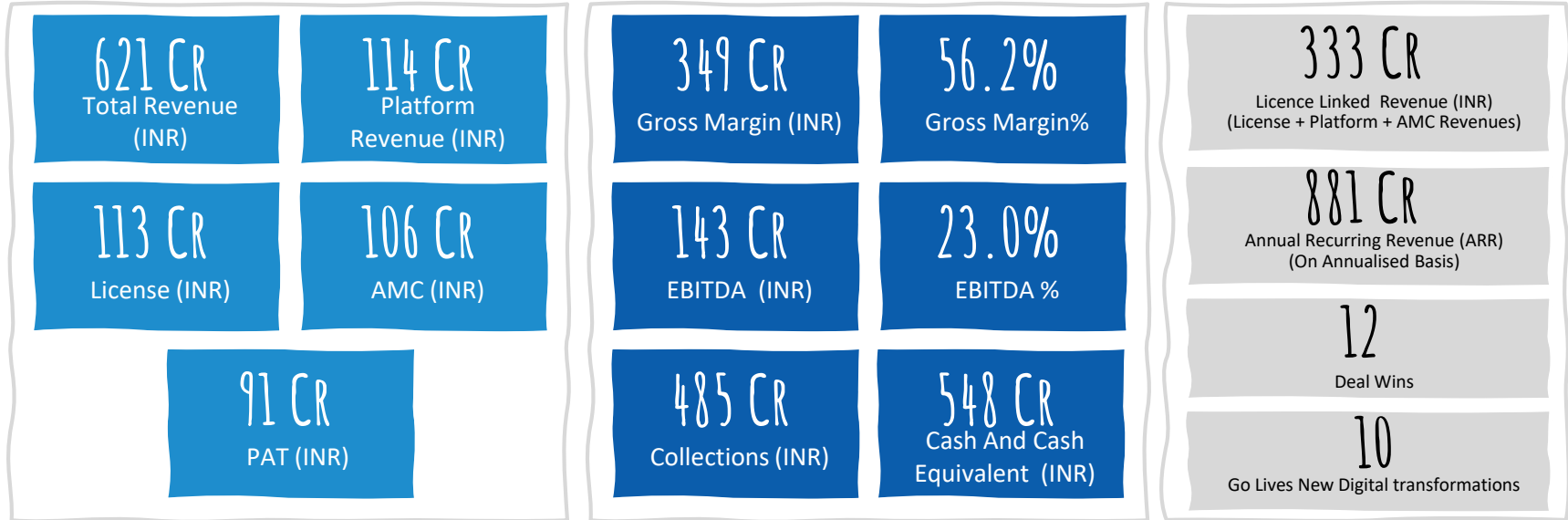


PERFORMANCE OVERVIEW

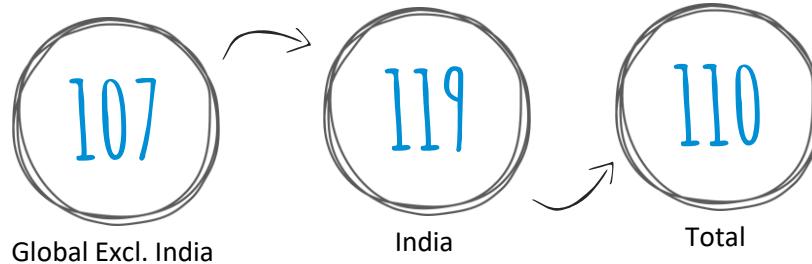


Q4 FY 23 Financial Highlights

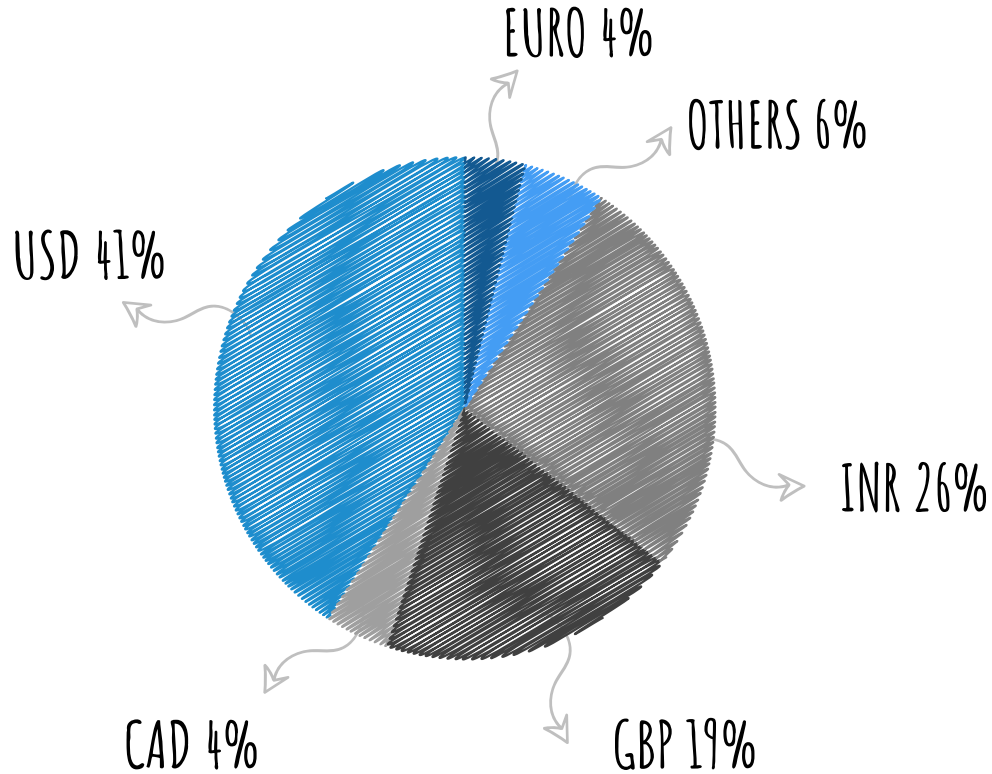
Q4 FY23 - FINANCIAL HIGHLIGHTS



DSO (AS AT 31ST
MARCH 23)
EXCLUDING CONTRACTUALLY NOT DUE



REVENUE Mix: CURRENCY WISE Q4 FY 23



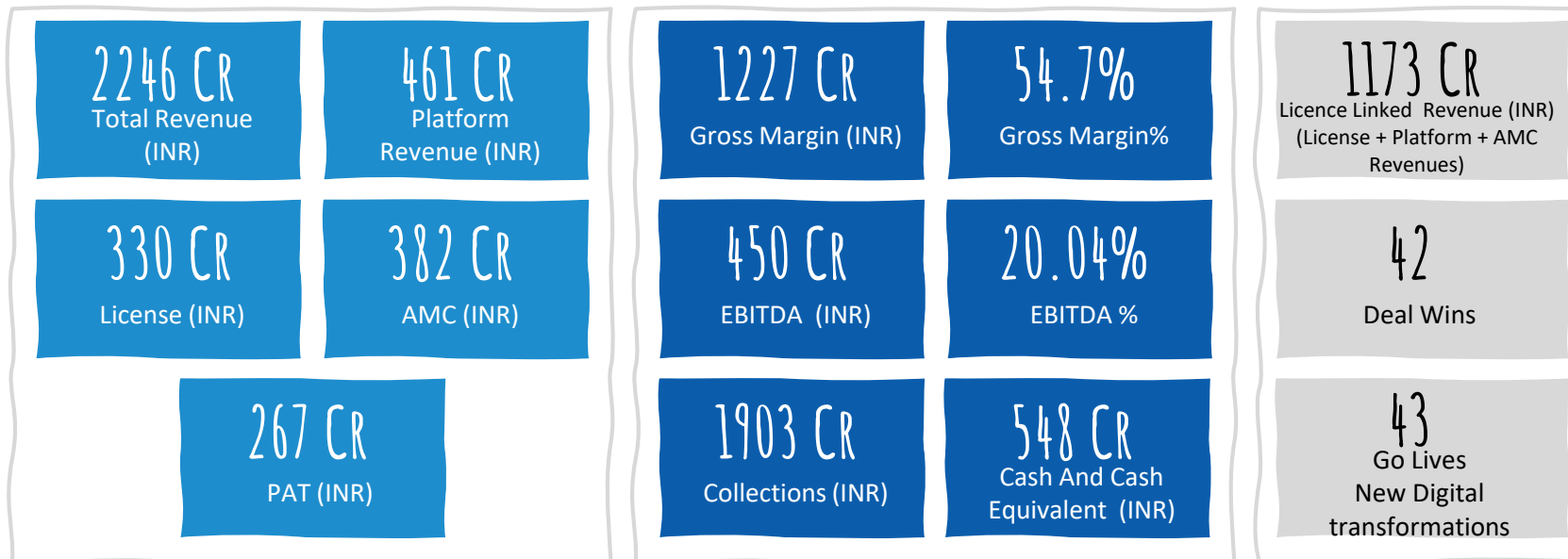


PERFORMANCE OVERVIEW

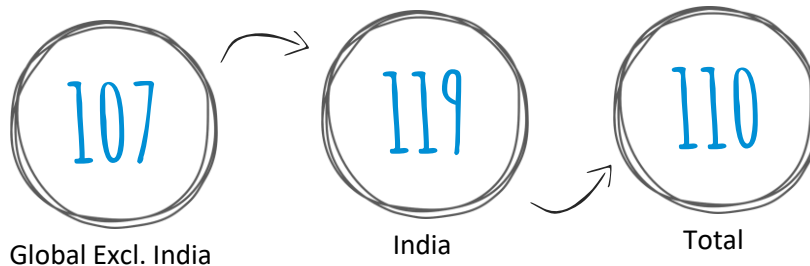


FY 23 Financial Highlights

FY 22-23 - FINANCIAL HIGHLIGHTS



DSO (AS AT 31ST
MARCH 23)
EXCLUDING CONTRACTUALLY NOT DUE





5 YEARS CAGR GROWTH

16%

Revenues

49%

EBITDA

42%

PAT

19%

Gross
Margins

24%

License
linked Revenues

34%

Recurring Revenues

Financial Results for the Fourth Quarter Ended – March 31, 2023

INR Crs

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

Particulars	Quarter Ended		Half Year Ended		Year Ended	
	March 31, 2023 (Q4 FY 23)	March 31, 2022 (Q4 FY 22)	March 31, 2023 (H2 FY 23)	March 31, 2022 (H2 FY 22)	March 31, 2023 (FY 23)	March 31, 2022 (FY 22)
Total Income	620.54	500.11	1175.70	1002.05	2245.97	1856.47
Expenditure						
Software Development Expenses	271.64	218.23	526.05	428.49	1018.00	797.60
Gross Margin	348.90	281.88	649.65	573.56	1227.97	1058.87
Gross Margin %	56%	56%	55%	57%	55%	57%
SG & A Expenses	159.50	135.54	311.86	269.34	605.45	489.78
R & E Expenses	46.60	35.22	90.107	66.22	172.40	118.74
Total Expenditure	477.74	388.79	927.98	764.05	1795.85	1406.12
EBITDA	142.80	111.33	247.73	238.00	450.12	450.36
Depreciation & Amortisation	(32.93)	(26.50)	(63.98)	(51.18)	(121.51)	(97.56)
Hedge Impact	(5.05)	9.29	(13.29)	15.65	(14.72)	21.71
Fx Reins. (Loss)/Gain	(0.85)	3.16	9.90	4.37	12.91	3.16
Other Income / Expense	19.27	22.12	26.72	27.18	35.18	34.15
Profit / (Loss) Before Tax	123.24	119.40	207.08	234.02	361.98	411.82
Provision For Taxation	(32.58)	(24.14)	(55.39)	(37.90)	(94.75)	(62.74)
Profit / (Loss) After Tax	90.66	95.26	152.69	196.11	267.23	349.08

Note: Hedge Impact is shown below EBITDA in the P&L above



DESTINY DEALS AND PIPELINE

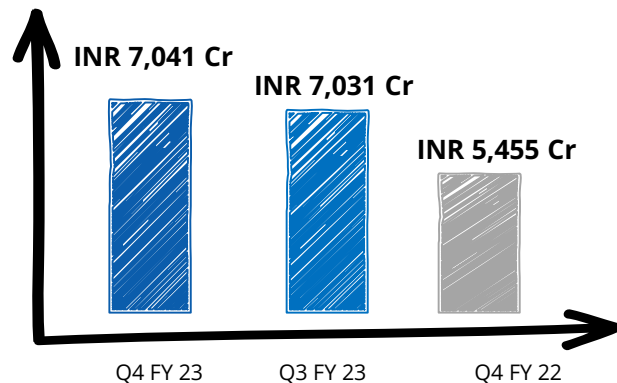


Deal Wins and Digital Transformations

29% INCREASE IN PIPELINE



The current funnel of Intellect



Q4 FY 23

Q3 FY 23

Q4 FY 22

Out of INR 7,041 Cr funnel value, INR 5,248 Cr is accounted by 173 Opportunities

Out of INR 7,031 Cr funnel value, INR 4,983 Cr is accounted by 167 Opportunities

Out of INR 5,455 Cr funnel value, INR 4,703 Cr is accounted by 167 Opportunities

DESTINY DEALS

OF DEALS

AVG DEAL SIZE
INR CR

AS % OF
TOTAL

Q4 FY 23

Q3 FY 23

Q4 FY 22

70

68

61

44

45

45

63 %

61 %

64 %

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

Q4 FY 23

- 17
- 3 WON
- 13 FROM PREVIOUS QTR
- 4 ADDED
- 24
- 1 WON
- 1 LOST
- 21 FROM PREVIOUS QTR
- 3 ADDED
- 29
- 1 WON
- 2 LOST
- 26 FROM PREVIOUS QTR
- 3 ADDED
- 70
- 5 WON
- 3 LOST
- 60 FROM PREVIOUS QTR
- 10 ADDED

Q3 FY 23

16

23

29

68

Q4 FY 22

13

18

30

61



DEAL WINS



eMACH.ai ACCELERATES GROWTH WITH 12 DEAL WINS IN Q4 FY 23



SOME OF THE SIGNIFICANT DEAL WINS ARE:

AMERICA

The largest bank in Canada has chosen eMACH.ai enabled Corporate Treasury eXchange (CTX), Virtual Accounts, and Escrow solutions

EUROPE

A leading global speciality insurance and reinsurance carrier in UK has chosen Magic Submission

APAC

One of the Philippines' leading universal bank has chosen Intellect's Retail Loan Origination System, Credit Card Origination system, Canvas, iTurmeric & ARX.

IMEA

IDFC FIRST Bank has signed up for an upgrade of iGTB's DTB platform

A commercial bank in Zimbabwe has chosen eMACH.ai enabled Intellect Digital Core

The largest commercial bank in Saudi Arabia has chosen Intellect Debt Management solution



42 DEAL WINS IN FY 23





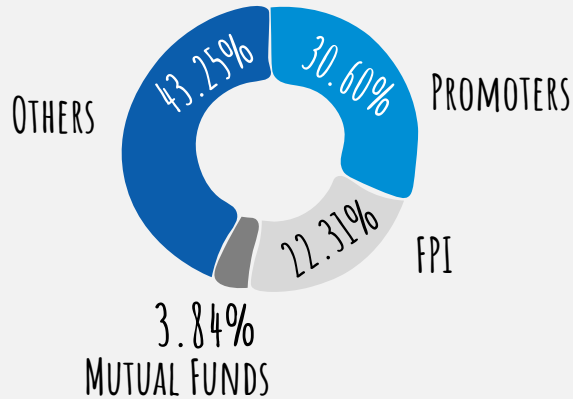
BOARD ANNOUNCEMENT

In line with the Dividend Distribution Policy of the Company, the Board has recommended a final dividend of Rs.2.50/- per share on the face value of Rs 5/- each on equity shares, for the financial year ended March 31, 2023, 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.



STOCK INFORMATION

SHAREHOLDING PATTERN (AS ON 31ST MARCH 2023)



STOCK DATA (AS ON 31ST MARCH 2023)

 MARKET CAP	₹ 5167 CR.
 STOCK PRICE	411
 52 WEEK (HIGH / LOW)	₹ 986/389
 NSE / BSE - SYMBOL	INTELLECT / 538835
 NO. OF SHARES OUTSTANDING	13,57,22,515
 AVERAGE DAILY VOLUME (3 MONTHS) – NSE	4.81 LAKHS



CONTACTS

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