newgen

Orchestrating Intelligent Enterprises



Investor Presentation – Q2 FY'27

AHEAD OF
WHAT'S AHEAD

Newgen – Key Highlights (FY'26)

34 years
of Innovation, Passion, and Excellence

Great Place to Work certified
Second time in a row

Presence in
79 countries

17 verticals
Major Verticals including
Banking & FS, Insurance, Government

~500 Active Customers

47 New Logo additions

AI Products introduced for Lending, Trade, Insurance, Knowledge Management, Onboarding

101 customers over Rs 50mn billing

67 patent filings till date,
12 patents filed and **2** granted in the year

Consistently recognized by
Gartner and Forrester

All Figures as of March 31, 2026

Newgen – Financial Snapshot (FY'26)

Rs 15,744 Million
Revenue
(6% YoY Growth)

Rs 9,684 Million
Annuity Revenues*
(62% of Revenues)

Rs 3,691 Million
US Geography Revenue
(17% YoY Growth)

Rs 2,318 Million
Net Cash Flow from Operations

Rs 4,058 Million
EBITDA
(7.9% YoY Growth)

Rs 3,343 Million
PAT (excl. Exceptional items)**
(6.0% YoY Growth)

- Annuity revenues comprise of ATS/AMC and Cloud/ Subscription License revenue streams and Support revenues

** Excludes Exceptional items, Net of tax adjustment
All Figures as of March 31, 2026

NewgenONE Platform: Six Pillars of Dependable AI

NewgenONE: Enterprise orchestration layer designed to coordinate **human expertise, enterprise systems, business processes and AI agents** within a single governed environment

The platform unifies six critical components into a single governed ecosystem—creating a closed-loop orchestration fabric that delivers traceable, compliant, and accountable outcomes at scale.

Content Orb

The enterprise knowledge hub grounding AI in verified, real-time data across policies, records, and regulations.

Customer Communication Management

Delivering personalized, multi-channel, compliant enterprise communications.

Intelligent Document Processing

Intelligent Document Processing for automated classification, extraction, and downstream workflow acceleration.

NewgenONE Orchestration Layer

Orchestration

Governed workflow execution ensuring policy compliance, correct approvals routing, and regulatory audit trails

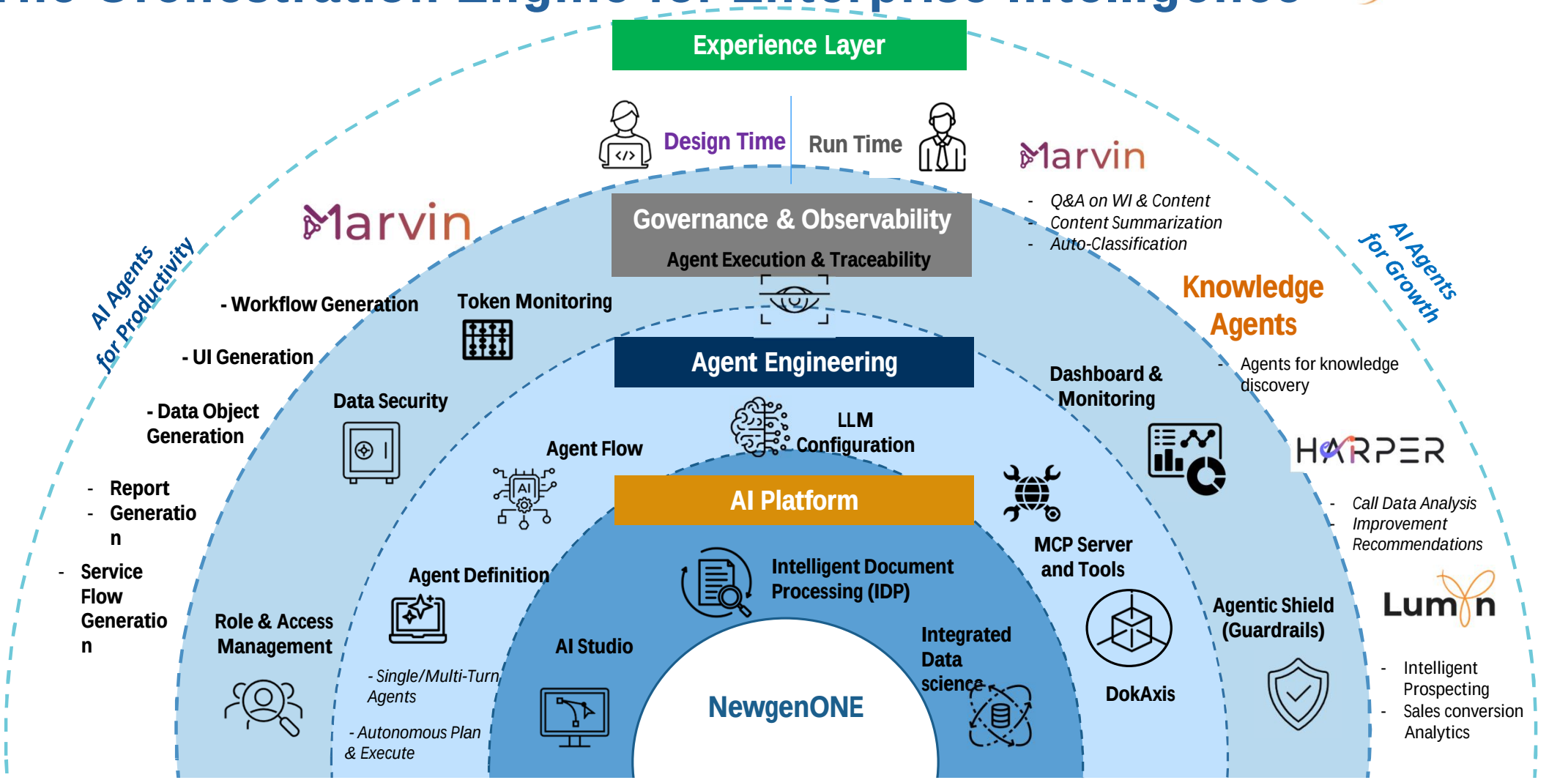
Data Science Studio

Continuous improvement engine with ML model integration, data pipelines, and decisioning intelligence.

Agent Studio

Build, orchestrate, and deploy enterprise-grade AI agents with low-code tools and governed execution models.

The Orchestration Engine for Enterprise Intelligence



The Newgen AI Advantage

Newgen gives Enterprises in **Banking, Insurance & Healthcare and Government verticals** the platform to continuously innovate — embedding AI, automating workflows, and processing intelligence — without disruptions

Efficiency at Scale

Reduce cost and eliminate redundancy across loan origination, claims processing, document handling, and customer communication

Customer Experience That Differentiates

Faster, frictionless journeys — from instant loan decisions to personalized communications to real-time claims — that delight customers and build loyalty

Compliance Without Compromise

Audit-ready, regulation-aligned processes at scale —
with full traceability, explainability, and governance
built into every AI decision and workflow

All from a single governed platform

Newgen AI in Banking: End-to-end Agentic Orchestration

RETAIL

Loan Origination Solution

- Customer Engagement Agent
- Content Processing Agent
- Documentation Agent
- Verification Agent
- Credit Decisioning Engine

Account Onboarding

- Product Recommendation
- Anomaly Detection

Collections Management

- Strategy Simulator
- Call Analytics/Conversational AI
- Probability of Payment

CORPORATE

Loan Origination Solution

- Document AI Agent
- Financial Spreading
- Fin Sight Agent
- Behavioral Agent
- 360-degree risk advisor(Sector & Macro, Contagion Risk, Negative news analytics)
- AI Based CAM

Lead Management

- Call to Text Agent
- Lead Scoring Agent
- RM Assist

TRANSACTIONAL BANKING

Trade Finance – AURA AI

- Intent Sensing Agent
- Document Intelligent Agent
- Compliance validation agent
- Discrepancy detection agent

Supply Chain Finance

- Probability of default
- STP / NSTP classifier Agent
- Pricing Model

Payments

- Payment Fraud monitoring Agent

HORIZONTAL AGENTS

Document Classification Agent | *Document Forensics Agent* | *Communication Agent*

Newgen LCAP

Process Modeler | Form Builder | BRE | Reports/Dashboards | Document Management | Agent Studio | IDP | DS Studio

Newgen AI in Insurance: Streamlining Insurance Operations and Journeys

Life | **Motor** | **Health** | **General**

Sales & Distribution

- Lead Scoring & Qualification Agent
- Product Recommendation Agent
- Agent/Broker Assist Copilot
- Quote Generation Agent

Underwriting

- Underwriting Twin Agent
- Data Enrichment Agent
- Risk Assessment Agent
- Policy Issuance Decision Agent

Claims

- First Notice of Loss Agent
- Claims Adjudication Agent
- Document Verification Agent
- Fraud Detection Agent
- Settlement Recommendation Agent

Servicing

- Endorsement Processing Agent
- Renewal & Retention Agent
- Lapse Prediction Agent
- Customer 360 Insight Agent

HORIZONTAL AGENTS

Document Classification Agent | *Document Forensics Agent* | *Communication Agent*

Newgen LCAP

Process Modeler | **Form Builder** | **BRE** | **Reports/Dashboards** | **Document Management** | **Agent Studio** | **IDP** | **DS Studio**

Newgen AI in Government Product Portfolio

01 Records Management System

- Intelligent Record Classification
- Folder Recommendation
- RAG based NLP search
- Automated Keyword and Metadata Tagging
- Q&A and Summarization
- AI driven Email Filing
- AI agents for departmental work like contract drafting, policy drafting etc
- AI Assisted filing across productivity application
- AI-powered PII detection with auto-redaction at ingestion

02 e-Gov

- AI-Assisted Draft Generation
- Natural Language Report Generation
- Cross-Record Summarization & Knowledge Extraction
- AI-Powered History & Transaction Insights
- Draft Response Preparation from Historical Records
- Smart routing suggestions

03 IDP (Public health, grants and Case management)

- Document Intake across citizen, patient, applicant and admin records
- AI Data Extraction for names, IDs, dates and reference numbers
- Auto-Classification using custom document models
- Smart Verification with suggested corrections
- Exception Handling for incomplete or unclassified documents
- Archival & Integration with OmniDocs and core systems

04 Tender Management

- Tender Planning with type recommendation and cost estimates
- Tender Drafting for technical and commercial documents
- Compliance & Approval validation
- Bid Intake Processing and bid opening statement generation
- Bid Evaluation with compliance checks and price analysis
- RAG-based tender drafting from policies and past awards
- Automated vendor comparison and clarification assistance
- AI-generated evaluation summary and award recommendations

Key Recognitions

FORRESTER®

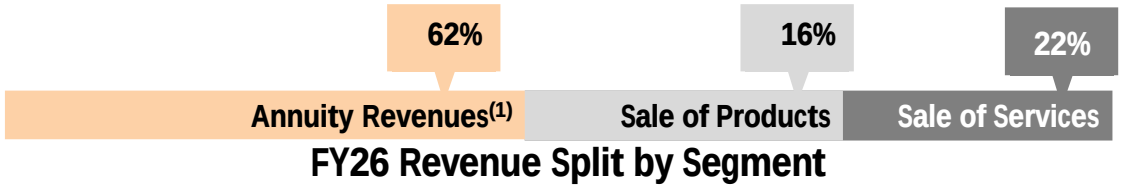
- Recognized as a “Leader” in The Forrester Wave™ Content Platforms, Q1 2025
- Recognized as a “Strong Performer” in The Forrester Wave™ Digital Process Automation Software, Q3 2025
- Recognized as a “Contender” in The Forrester Wave™ Insurance Agency Management Systems, Q4 2025
- Recognized in Forrester’s The Document Mining and Analytics Platforms Landscape, Q4 2025
- Recognized in Forrester’s The Accounts Payable Invoice Automation Software Landscape, Q4 2025
- Recognized in Forrester’s Insurance Agency Management Systems Landscape Q3 2025
- Recognized in Forrester’s The Digital Process Automation Landscape, Q2 2025

Gartner®

- Recognized as a “Niche Player” in Gartner® Magic Quadrant for Business Orchestration and Automation Technologies
- Recognized in Gartner® Market Guide for Government Grant Management Solutions
- Recognized in Gartner® Market Guide for Commercial Loan Origination Solutions.
- Recognized in Gartner® Market Guide for Commercial Banking Trade Finance
- Recognized in Gartner® Market Guide for Commercial Banking Cash Management
- Recognized in Gartner® Market Guide for U.S.Healthcare Payers ‘ Provider Network Management Applications
- Recognized in Gartner® Market Guide for U.S. Healthcare Provider Credentialing
- Recognized in Gartner® Hype Cycle for U.S. Healthcare Payers
- Recognized in Gartner® Hype Cycle for Bank Lending

Resilient Business Model in Place

- **Large annuity revenues streams**



FY26 Revenue Split by Segment

- **Mission critical solutions across key verticals**



FY26 Revenue Split by Segment

- **Diversification across geographies**



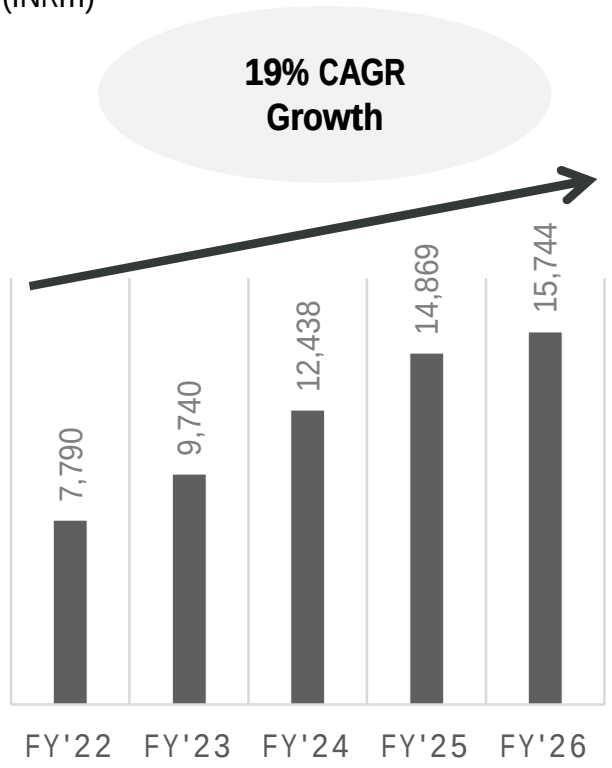
FY26 Revenue Split by Geography

(1) Annuity comprises ATS/AMC, Cloud/ Subscription License and Support revenues

Strong Acceleration in Revenues and Profits

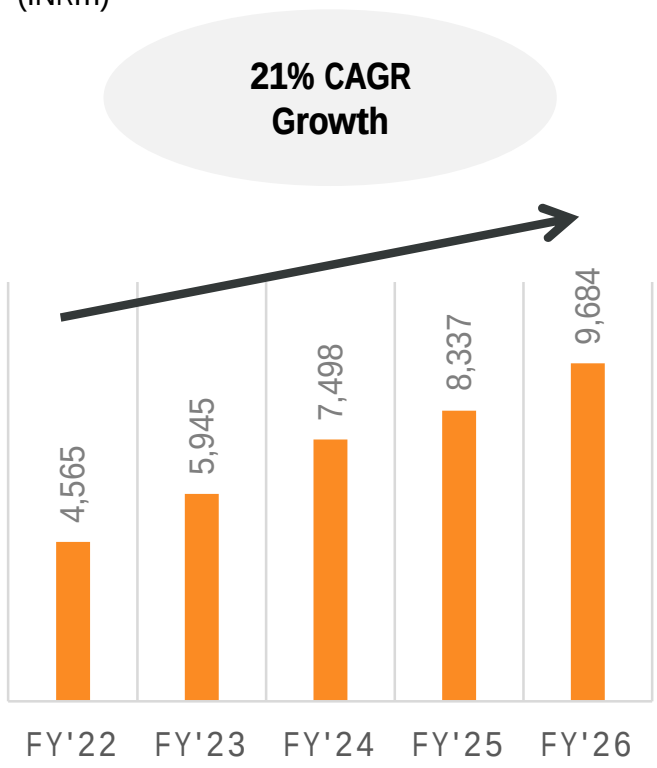
Revenues (INR Mn)

(INRm)



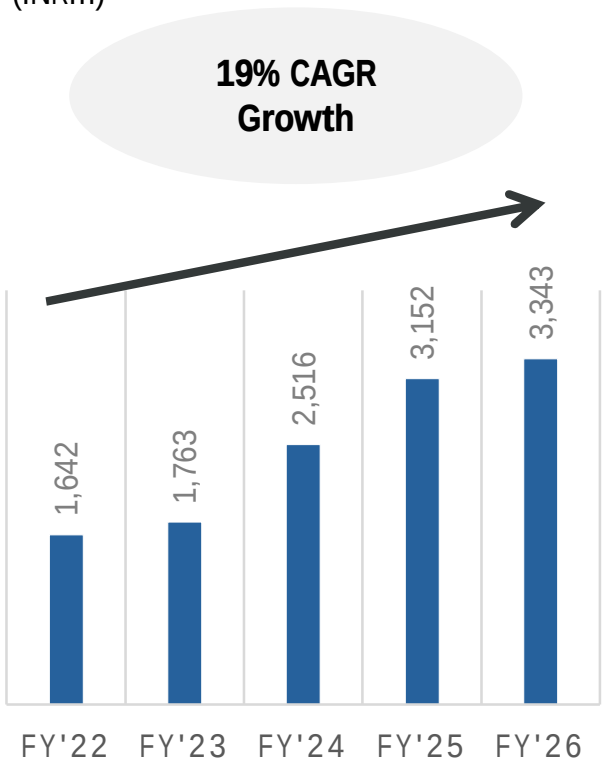
Annuity Revenues (INR Mn)

(INRm)



Profit after Tax (INR Mn) (Excl. Exceptional items)*

(INRm)



(1) Annuity Revenues comprise of ATS/AMC, Cloud/ Subscription fee for License and Support revenue streams
(2) Excludes Exceptional Items, Net of tax adjustment. Post considering the impact of Labour Codes and Provision for legal claim, the Profit after Tax is Rs 106 cr for Q4 FY'26 and Rs 301 cr for FY'26, Basic EPS is Rs 7.56 for Q4 FY26 and Rs 21.38 for FY'26.

Board of Directors



Diwakar Nigam
Chairman and
Managing Director



T.S. Varadarajan
Co-Founder and Executive
Vice Chairman



Priyadarshini Nigam
Whole
Time Director



Padmaja Krishnan
Independent
Director



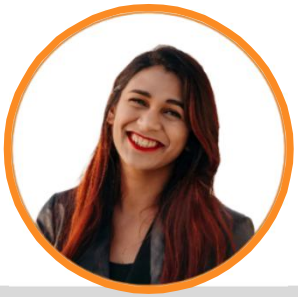
Saurabh Srivastava
Independent
Director



Subramaniam Ramnath Iyer
Independent Director



Sudhir Sethi
Independent Director



Shubhi Nigam
Non-Executive Director

Leadership Team



Diwakar Nigam
Chairman and Managing Director



T.S. Varadarajan
Co-Founder and Executive Vice Chairman



Priyadarshini Nigam
Whole Time Director



Tarun Nandwani
Chief Executive Officer



Pramod Kumar
Chief Growth Officer



Arun Kumar Gupta
Chief Financial Officer



Anand Raman
EVP & COO - Newgen Software Inc.



Sunil Pandita
Sr. VP – Sales (India & South Asia)



Vivek Bhatnagar
Sr. VP –Sales (MEA)



Rajvinder Singh Kohli
Sr. VP – Global GSI Sales

Leadership Team



R. Krishna Kumar
VP – Sales (Australia)



Prashant Sahai
VP – Sales (Middle East)



Sandeep Hinduja
VP – Sales (Americas)



Jagadish Yarlagadda
VP – Sales (Americas)



Runki Goswami
VP – Marketing



Atin Kumar
VP-Global Delivery



Kashish Daya Kapoor
CHRO



Rajnish Kumar
VP –HR (Talent Management & DEI)



Anurag Kumar Shah
VP – Product & Solutions (Americas)



Nitin Gupta
VP – Customer Success (Americas)



Arpan Bansal
VP – Marketing (Govt. & GSI Initiatives)



Nikhil Sawhney
VP – Customer Relations (EMEA, APAC)



Ritesh Varma
VP – Product & Solutions (India, EMEA, APAC)



Shikha Bhatt
VP – Delivery (India)



Sanjay Pandey
VP – Product Engineering



Varun Goswami
VP – Product Management



Deepika Kapoor
VP – Product



Dinesh Kumar Parikh
VP – Product



Kaushal Verma
VP – New Solutions Group (Banking)



Anagat Pareek
VP – Cloud and Cyber Security



Saras Agarwal
VP – Healthcare COE and Strategic Accounts (US)



Q2 FY'27 Results

Financial Highlights – Q2 FY'27

Healthy Revenue growth

5.4%

YoY revenue growth

Predictable, recurring revenue continued to support overall growth

Resilient margins

25.8% / 20.6%

(EBITDA margin) (PAT margin)

Operational efficiencies and cost controls helped maintain margins

Recurring revenue led growth

36.4%

SaaS growth

Recurring revenue strengthened, supported by growth in Support and ATS

Operational efficiency

45.3%

Employee costs as a % of revenue

Improvement over 47.1% in Q2 FY'26

Key Business Highlights

International markets drove growth:

- EMEA region recovered during the quarter, with growth of 19.4% YoY
- The Americas region continued to expand, recording growth of 17.1% YoY

Share of recurring revenues increasing: Total annuity revenues witnessed sustained growth of 14.7% YoY

New enterprise customers expanded the global customer base with addition of 9 enterprise customers during the quarter

Industry recognition for Low-code and AI-led Enterprise innovation: Newgen received recognition for "Excellence in Low-Code & AI-Led Enterprise Innovation" at the ET Business Excellence and Leadership Summit 2026

Short-term credit rating reaffirmed: CRISIL maintained the Company's A1 rating for its debt instruments and facilities

*Press Releases | Newgen Software

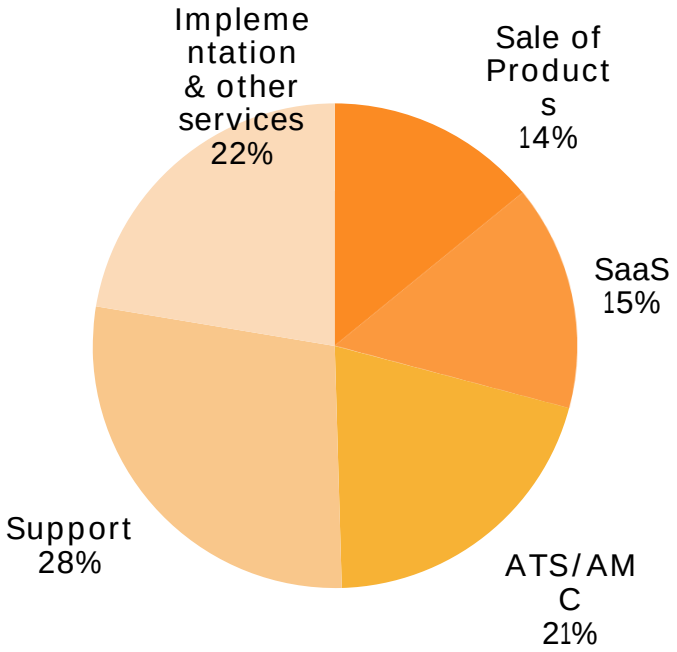
Financial Summary (Consolidated)

Particulars		Q2 FY27	Q2 FY26	YoY Growth	H1 FY'27	H1 FY'26	YoY Growth
Revenue (INR Mn)	Revenue from operations	4,222	4,008	5.4%	7,789	7,215	8.0%
	Other Income	115	132	-13.5%	477	426	12.0%
	Total Income	**4,337**	**4,140**	4.7%	**8,266**	**7,641**	8.2%
Profits (INR Mn)	EBITDA	1,090	1,024	6.5%	1,650	1,474	11.9%
	Profit after tax *(excl. Exceptional items)**	869	817	6.3%	1,497	1,315	13.9%
Margin (%)	EBITDA	25.8%	25.5%		21.2%	20.4%	
	Profit after tax *(excl. Exceptional items)* (on revenue)*	20.6%	20.4%		19.2%	18.2%	
EPS (INR)	Basic*	6.16	5.82	5.7%	10.60	9.37	13.1%
	Diluted **	6.12	5.69	7.5%	10.53	9.14	15.2%

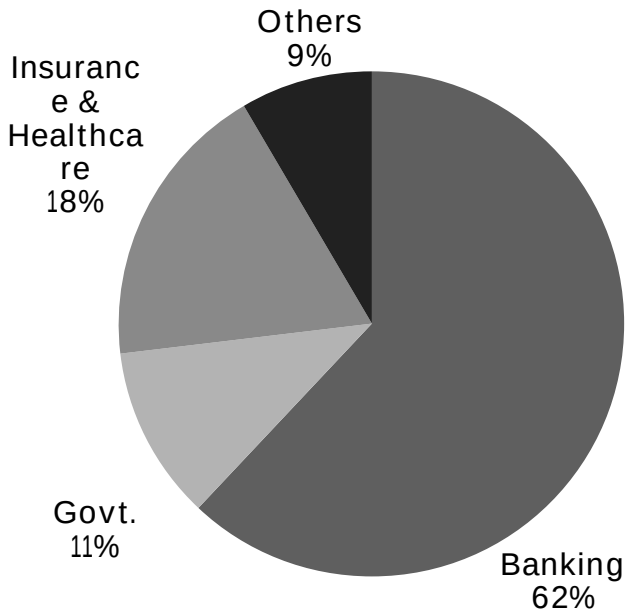
** Excluding Exceptional items, net of tax adjustment

Revenues Across Verticals and Geographies

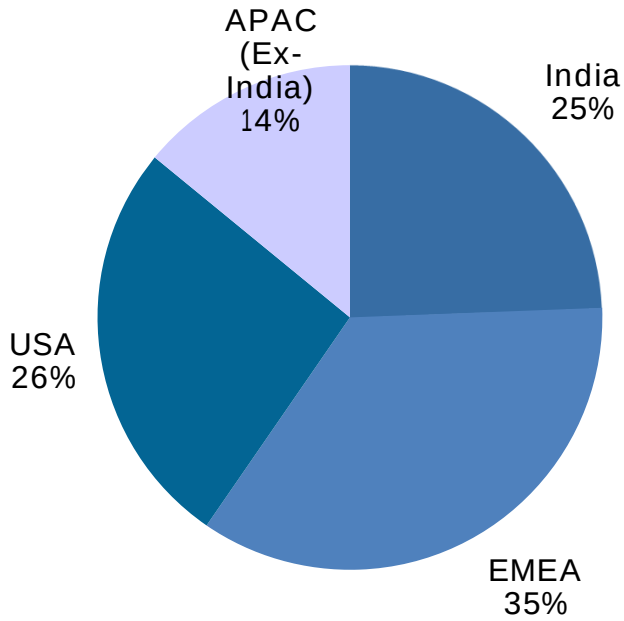
Q2 FY'27 Revenue Split by Segment



Q2 FY'27 Revenue Split by Vertical



Q2 FY'27 Revenue Split by Geography



Key Wins

Secured several strategic customer wins across banking, insurance, and enterprise content management:

- Executed an Agreement with a health insurance company in USA **for supply, installation, implementation and cloud hosting of the NewgenONE Complaints, Appeals and Grievances Solution with a value of USD 5.5mn for 3 years**
- Working with a government body in Qatar **for Newgen Platform license, implementation, maintenance and support for International Regulatory Reporting and Compliance Platform Solution USD 1.8mn**
- **Upgradation of Commercial Loan & Retail Loan Origination System** for a leading bank in EMEA with booking value of Rs 11.4cr
- **Providing Loan Management Solution to a leading life insurance company in India**

Newgen AI Readiness

Horizontal Product
Platform & AI products

Product readiness
NewgenONE AI Studio; Marvin, DokAxis, IDP and Data Science Studio

Live customers (5)
AI knowledge & records management live across government agencies

Ready AI agents (15)
Filing, policy, search, knowledge, PII protection and records-ops agents

Recognition & IP
Forrester Wave Leader (Content Platforms, Q1 2025); 67 patent filings, 11 in AI

Vertical
Industry AI solutions

Banking
Retail and Commercial Lending, Onboarding, Transaction Banking solutions
8 recent AI wins

Insurance
6 persona solutions (AI Risk & Insurance Assessment, Claims Loss Intelligence & Optimization, Next-gen Assistance & Virtual Intelligence, Verification & Reconciliation Ops, Document Analytics & Extraction, Customer Onboarding & Relationship)
2 recent wins

Government
Records Management, Government Productivity, Tender Intelligence, Agentic Process Automation
3 AI deals won in FY26–27; 3 live references

Healthcare
Appeals & grievances and provider-lifecycle solutions

Built for this moment: 30+ years of regulated-industry trust, a AI platform, vertical AI already selling, and measurable customer value

A complete AI-ready Platform, already in use

11
AI patent filings

67
Patent filings to date

25
Patent grants till date

2
Patents granted in FY' 26

Component	What it does	Commissioning Status
NewgenONE AI Studio: Agent Studio 1.0	Design, deploy, monitor and govern AI agents: single-turn, multi-turn and plan-and-execute; knowledge bases; MCP tools; HITL; guardrails	GA (Sep 2026)
NewgenONE AI Studio: Agent Flow 2.0.2	Low-code deterministic flows that call LLMs and MCP tools; flows published as APIs or MCP tools	GA (Sep 2026)
NewgenONE Marvin	GenAI across ECM, BPM and CCM: classification, auto-fill, Q&A, summaries	GA
DokAxis	Knowledge construction: AI-ready repositories powering semantic search, RAG and assistants	GA
IDP Studio	Document classification and extraction, with low-code model training	GA
Data Science Studio	Build, train and deploy ML models (e.g. probability of default, fraud, SLA breach)	GA

Key AI led deals in H1 FY'27

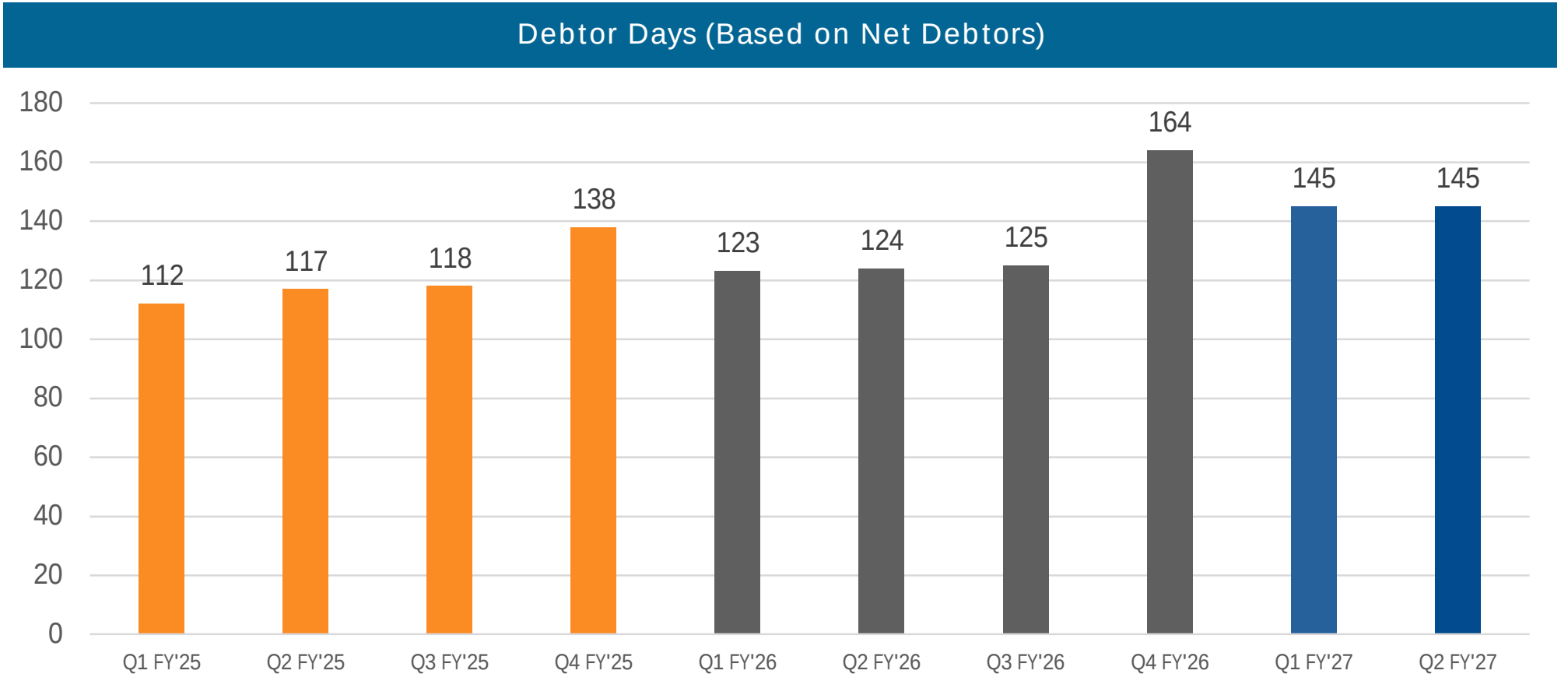
10
AI-deals in Bookings

7 in Banking & Financial Services Vertical
3 in Government Vertical

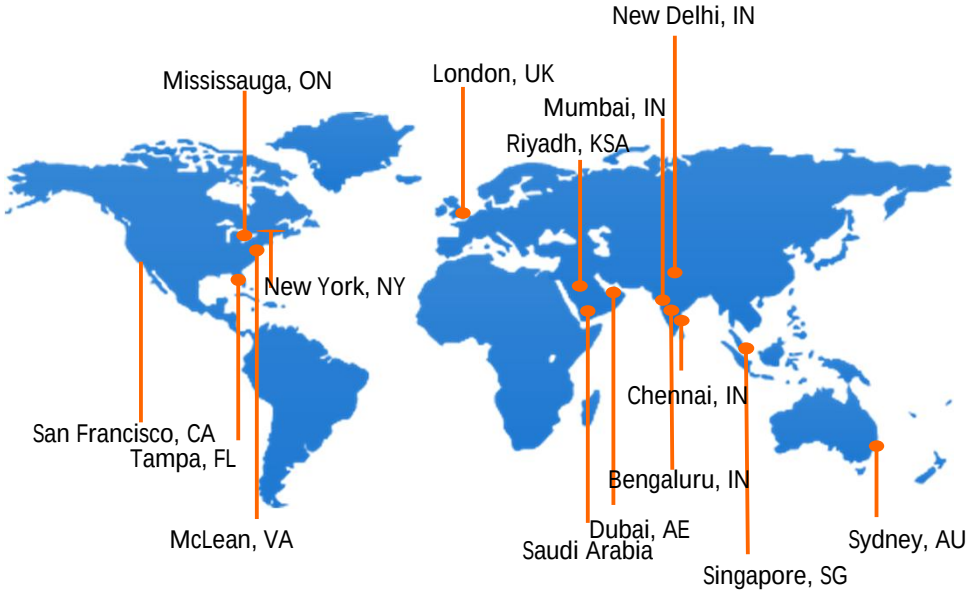
4 EMEA **2** APAC
3 US **1** India

Customer	Region	Scope of work in AI
Key government department	APAC	Providing AI-enabled content and records management, including automated record filing and metadata enrichment, enabling conversational and cross-record discovery, and capturing workplace content into governed records
Leading banking customer	EMEA	Transaction Banking AURA AI solution applying intent sensing, document intelligence, compliance validation and discrepancy detection to workflows
Publicly traded financial services company	US	Support in document classification, providing counter-offers, underwriting assist
Government authority in Africa	EMEA	Implementing AI-enabled Record Management System for capturing workplace content into governed records
Leading financial services company	EMEA	Providing Project Financing Loan Origination system
Large credit union	US	Providing AI-enabled Enterprise content management platform
Key government department	APAC	Intelligent Document Processing for Patient Health Records
Annapurna Finance Pvt. Ltd.	India	Implementation and maintenance of AI-enabled Loan Origination and Collections System

Debtors Days



Note: The business is seasonal in nature with proportionately higher revenues and debtor days in the year end period (March)



Global Offices

India Offices include Mumbai, Chennai, Bengaluru, Kolkata, Hyderabad, Noida, New Delhi

For any investor queries, please contact:

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Head – Investor Relations

Phone: +91 11 46 533 200

Mail : **deepti.chugh@newgensoft.com** **www.newgensoft.com**

Disclaimer

This presentation may contain certain forward-looking statements concerning Newgen Software Technologies' future business prospects and business profitability, which are subject to several risks and uncertainties and the actual results could materially differ from those in such forward-looking statements.

The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding fluctuations in earnings, our ability to manage growth and new business opportunities, competition (both domestic and international), economic growth in India and the target countries for business, ability to attract and retain highly skilled professionals, time and cost over runs on projects, our ability to manage our international operations, government policies, interest and other fiscal costs generally prevailing in the economy and general economic conditions affecting the industry. Past performance may not be indicative of future performance.

The company does not undertake to make any announcement in case any of these forward-looking statements become materially incorrect in future or update any forward-looking statements made from time to time by or on behalf of the company.

P&L Statement

(All amounts in INR Mn, except per share data and unless otherwise stated)	Q2 FY 2027	Q2 FY 2026	Q1 FY 2027	H1 FY'27	H1 FY'26
Revenue					
Revenue from operations	4,222.4	4,007.9	3,566.8	7,789.2	7,214.5
Other income	114.4	132.2	362.7	477.1	426.1
Total revenue	**4,336.8**	**4,140.1**	**3,929.5**	**8,266.3**	**7,640.6**
Expenses					
Employee benefits	1,914.7	1,886.0	1,901.0	3,815.6	3,701.1
Finance costs	9.0	11.8	8.6	17.7	24.0
Depreciation and amortization	94.3	91.0	92.1	186.4	181.6
Other expenses	1,217.3	1,097.9	1,106.8	2,324.1	2,039.4
Total expenses	**3,235.3**	**3,086.8**	**3,108.4**	**6,343.7**	**5,946.2**
Profit before tax	**1,101.5**	**1,053.4**	**821.2**	**1,922.7**	**1,694.4**
Exceptional Items					
Tax expenses					
Current tax / Tax expense for earlier years	288.4	268.2	185.7	474.2	420.1
Deferred tax (credit)/charge	-55.7	-32.2	7.2	-48.5	-40.3
Profit after tax for the year	**868.8**	**817.4**	**628.2**	**1,497.0**	**1,314.6**
Other comprehensive income/(loss) for the year, net of income tax	**38.9**	**67.8**	**12.1**	**51.0**	**98.0**
Total comprehensive income for the year	**907.7**	**885.2**	**640.3**	**1,548.0**	**1,412.6**
Earnings per equity share (face value of Rs. 10 per share)					
Basic earning per share	6.16	5.82	4.44	10.6	9.4
Diluted earning per share	6.12	5.69	4.41	10.5	9.1



Orchestrating Intelligent Enterprises

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www.newgensoft.com