



Newgen Software Technologies Ltd.

*Full Year and Q4 FY'26
Investor Presentation*

UNLOCK SIMPLE
Copyright 2025, Newgen Software

26%

74%

42%

Newgen – Key Highlights (FY'26)



34 years
of Innovation, Passion,
and Excellence



Great Place to Work certified
Second time in a row



Direct presence
in **8 countries**



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



47 New Logo
additions



~4,300 Personnel



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

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



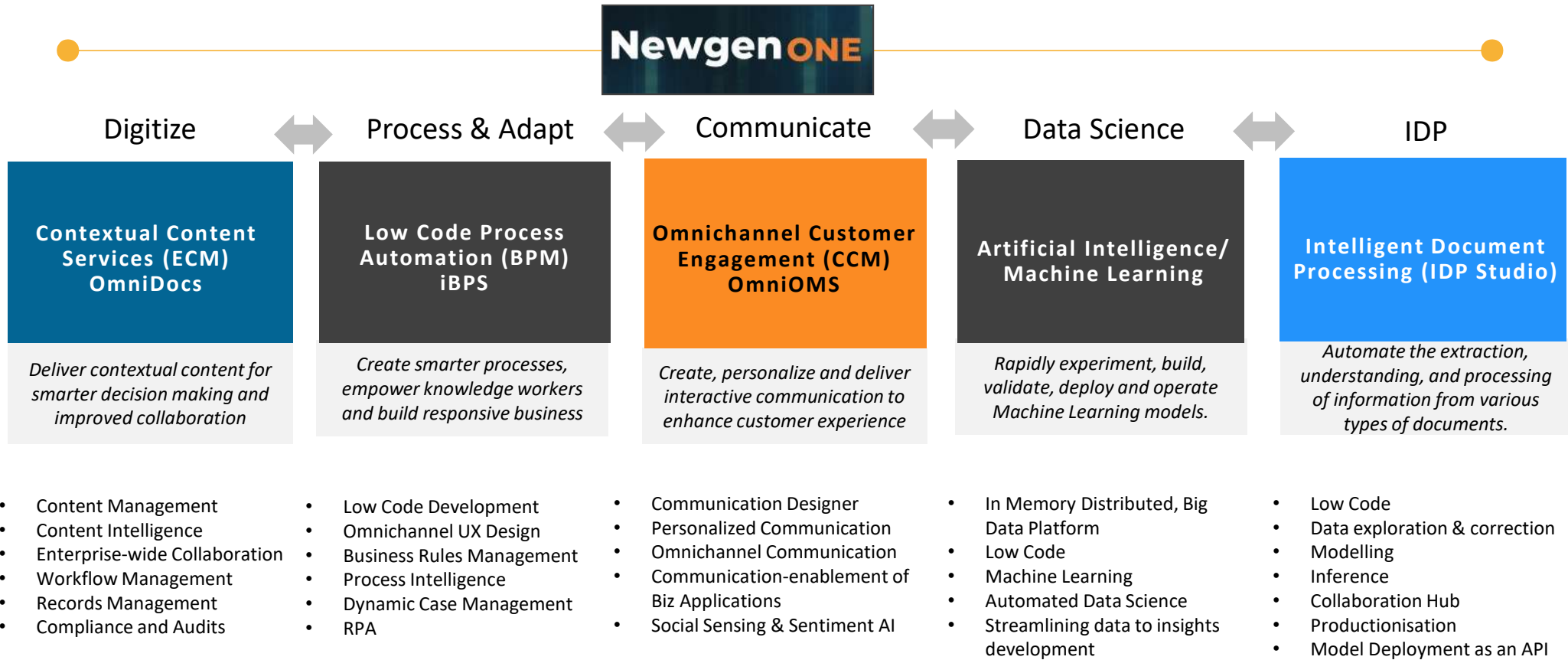
Rs 4,058 Million
EBITDA
(7.9% YoY Growth)



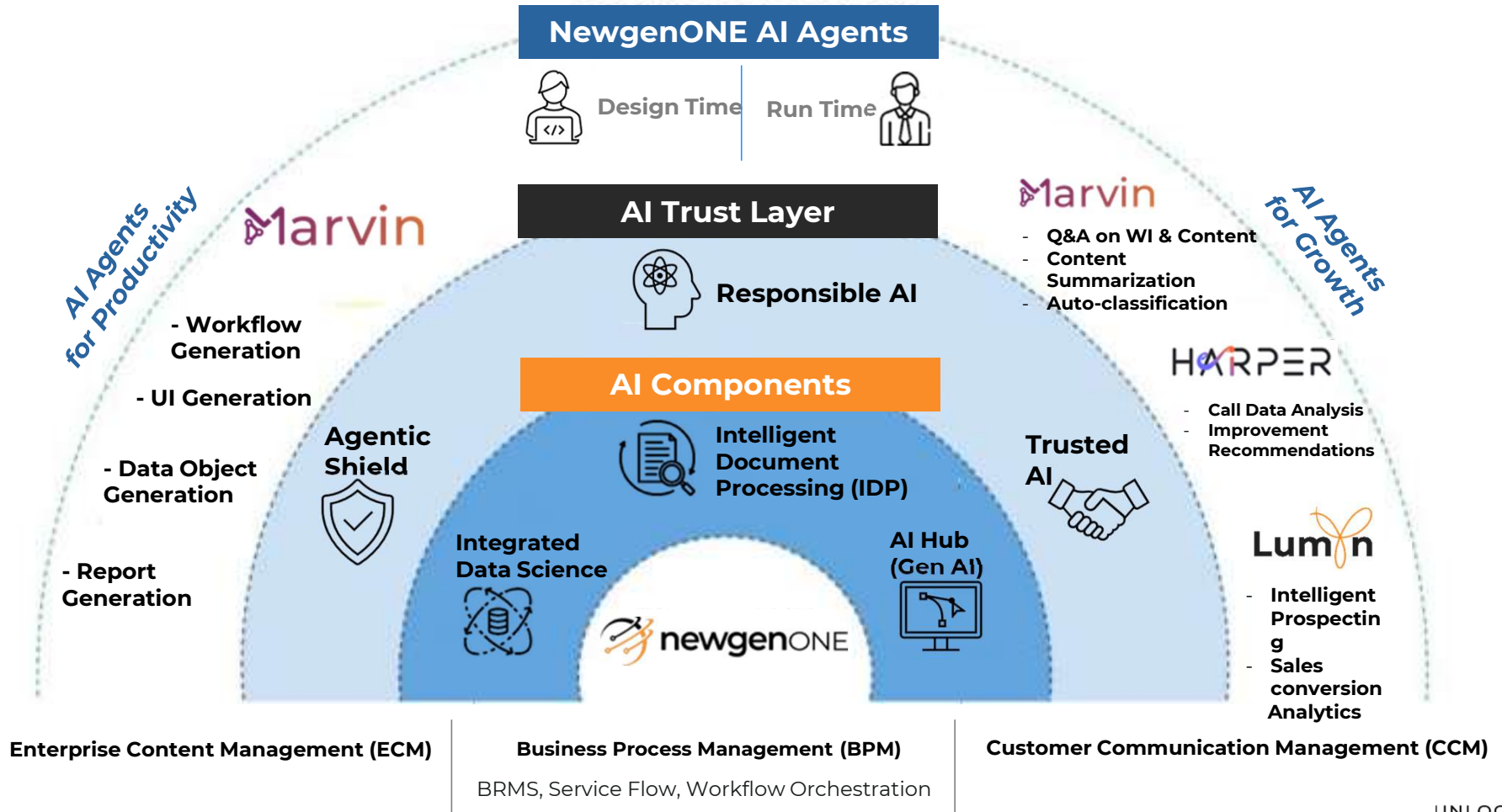
Rs 3,343 Million
PAT (excl. Exceptional items)**
(6.0% YoY Growth)

• 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

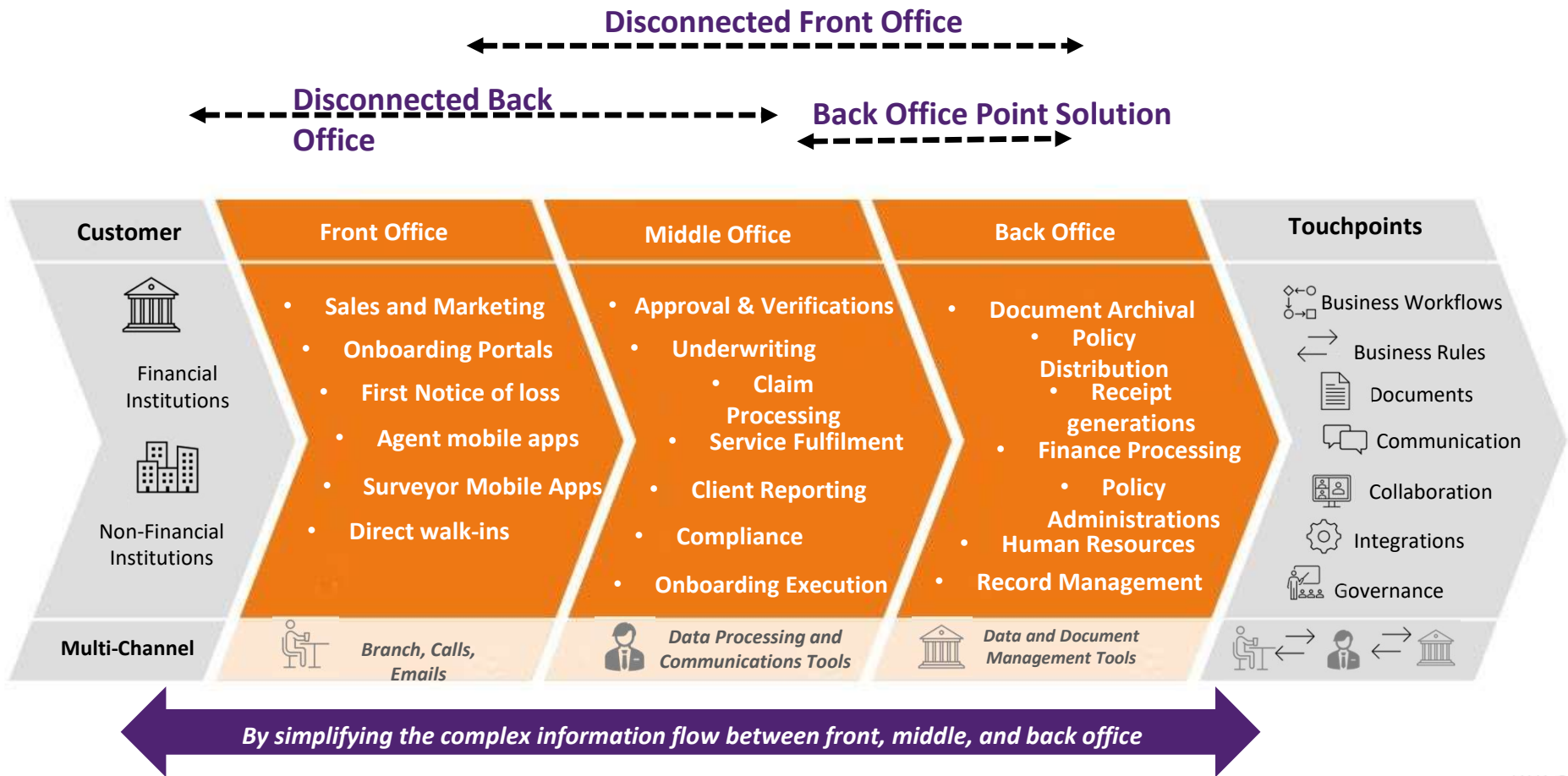
Newgen: Enterprise-wide unified Low Code digital transformation platform



NewgenONE - AI-first Low-code Digital Transformation Platform



NewgenONE – To Solve the Disconnected Application Ecosystem



Trusted by Leading Analysts



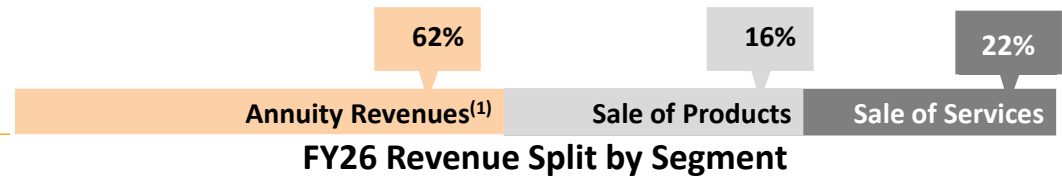
- A “Leader” in The Forrester Wave™: Content Platforms, Q1 2025
- A “Strong Performer” in The Forrester Wave™: Digital Process Automation Software, Q3 2025
- Recognized in Forrester’s The Accounts Payable Invoice Automation Software Landscape, Q4 2025
- Recognized in The Forrester Wave™: Insurance Agency Management Systems, Q4 2025
- Recognized in Forrester’s The Insurance Agency Management Systems Landscape, Q3 2025
- Recognized in Forrester’s Digital Process Automation Software Landscape, Q2 2025
- Recognized in Forrester’s The Low-Code Platforms For Professional Developers Landscape, Q4 2024
- Recognized in Forrester’s The Content Platforms Landscape, 2024
- Recognized in Forrester’s The Task-Centric Automation Software Landscape, Q3 2024
- Recognized in Forrester’s P&C Claims Management Systems Landscape on 21st February 2024
- A “Strong Performer” in The Forrester Wave™: Robotic Process Automation, Q1 2023 Report



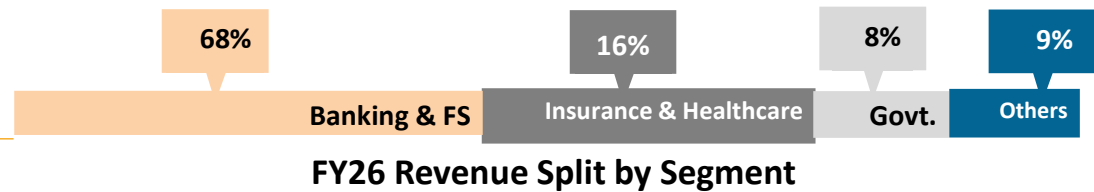
- A “Niche Player” in Gartner® Magic Quadrant™ for Enterprise Low-Code Application Platforms, October 2024.
- A “Niche Player” in Gartner® Magic Quadrant™ for Business Orchestration and Automation Technologies , October 2025
- Recognized as a “Representative Vendor ” in Gartner® Market Guide for Government Grant Management Solutions, January 2026
- Recognized as a “Representative Vendor ” in Gartner® Market Guide for Government Grant Management Solutions, January 2026
- Recognized as a “Representative Vendor ” in Gartner® Market Guide for Commercial Loan Origination Solutions, December 2025.
- Recognized in the Gartner® Market Guide for Commercial Banking Trade Finance on 13th Oct 2025
- Recognized as a representative vendor in Gartner® Market Guide for Commercial Banking Cash Management, on August 12th 2025
- Recognized as a sample vendor in Gartner® Hype Cycle for Bank Lending, 2025
- Recognized in the Gartner® Market Guide for U.S. Healthcare Payers’ Provider Network Management Applications, June 16th 2025
- Recognized in the Gartner® Hype Cycle for U.S. Healthcare Payers, 2025, Published on June 16th , 2025
- Recognized in the Gartner® Market Guide for U.S. Healthcare Provider

Resilient Business Model in Place

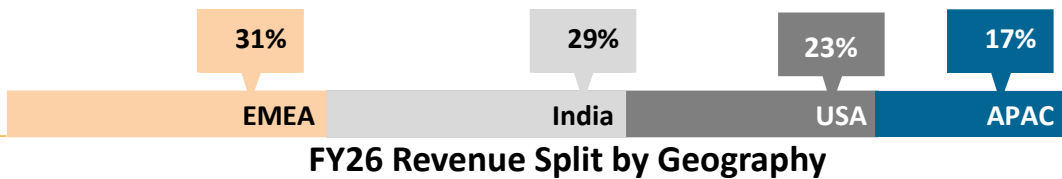
Large annuity revenues streams



Mission critical solutions across key verticals



Diversification across geographies



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

Newgen's vertical specific use-cases

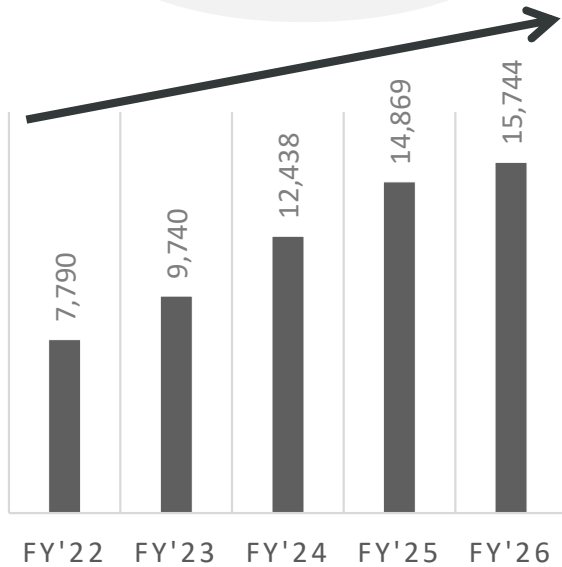


Strong Acceleration in Revenues and Profits

Revenues (INR Mn)

(INRm)

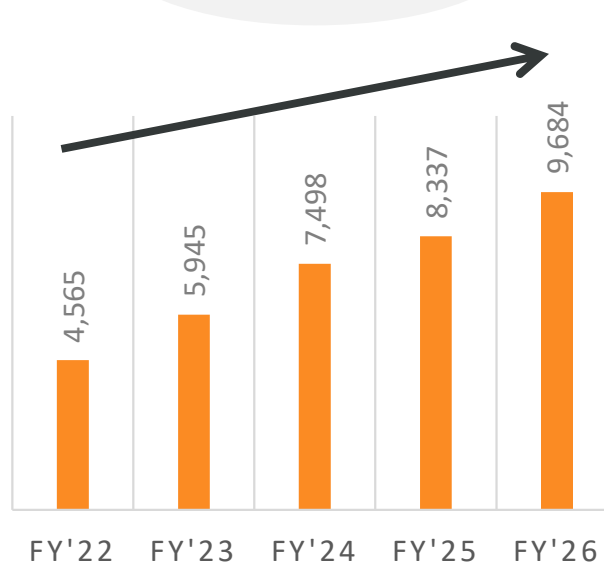
**19% CAGR
Growth**



Annuity Revenues (INR Mn)

(INRm)

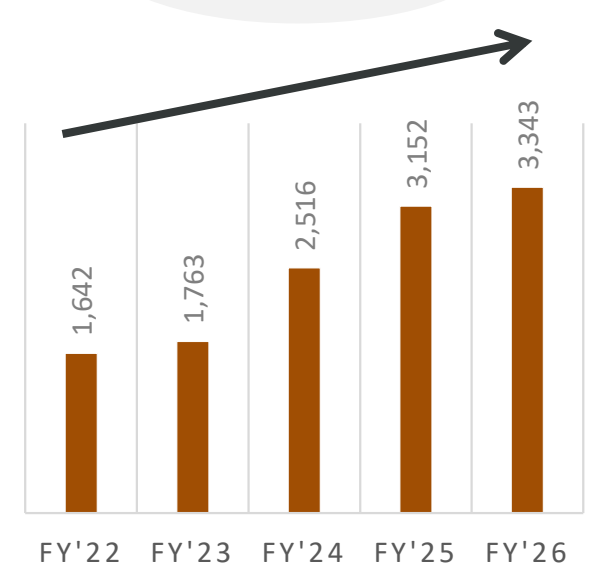
**21% CAGR
Growth**



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

(INRm)

**19% CAGR
Growth**

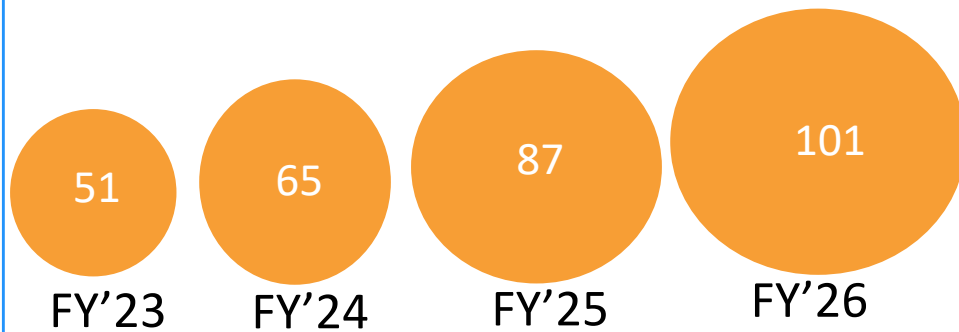


(1) Annuity Revenues comprise of ATS/AMC, Cloud/ Subscription fee for License and Support revenue streams

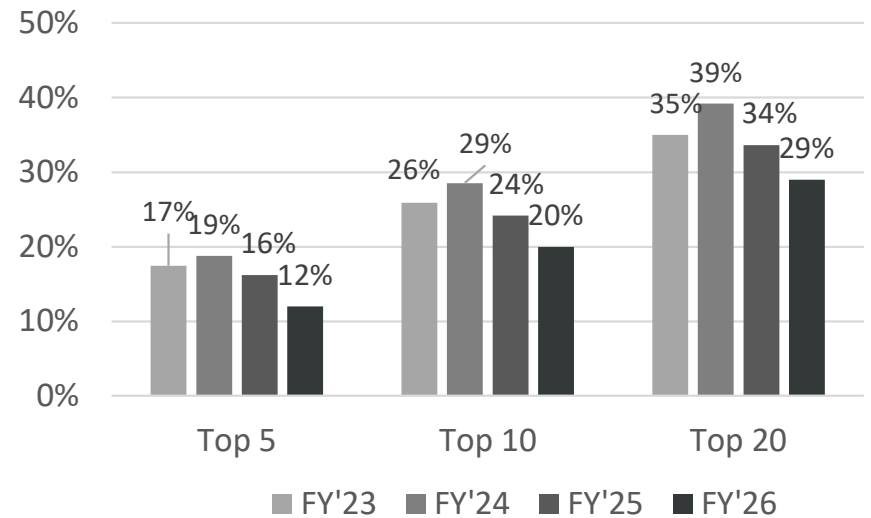
(2) Excludes Exceptional Items, Net of tax adjustment. Post considering the impact of Labour Codes and Provision for legal claim, the Profit after Tax is Rs 106 cr for Q4 FY'26 and Rs 301 cr for FY'26, Basic EPS is Rs 7.56 for Q4 FY26 and Rs 21.38 for FY'26.

■ Growing Large Customer Base

Increasing base of customers with over Rs 50Mn billing



Client Concentration



Board of Directors



Diwakar Nigam
Chairman and
Managing Director



T.S. Varadarajan
Whole
Time Director



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



Tarun Nandwani
Chief Operating Officer



Anand Raman
EVP & COO - Newgen Software Inc.



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



Rajvinder Singh Kohli
Sr. VP – Global GSI Sales



Virender Jeet
Chief Executive Officer



Dr. S.J. Raj
EVP – Global Business Strategy and HR



Arun Kumar Gupta
Chief Financial Officer



Vivek Bhatnagar
Sr. VP – Sales (MEA)

Leadership Team



R. Krishna Kumar
VP – Sales
(Australia)



Prashant Sahai
VP – Sales
(Middle East)



Pramod Kumar
VP – Sales (APAC)



Sandeep Hinduja
VP – Sales
(Americas)



Jagadish Yarlagadda
VP – Sales
(Americas)



Purushotam Savlani
VP - Sales (KSA)



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)

A long-exposure photograph of a highway at night, showing light trails from vehicles. The left side of the road has white and blue light trails, while the right side has red light trails. The road curves into the distance under a dark, starry sky.

FY'26 and Q4 FY'26 Results

Financial Summary (Consolidated)

Particulars	Q4FY26	Q4FY25	YoY Growth	FY'26	FY'25	YoY Growth	
Revenue (INR Mn)	Revenue from operations	4,527	4,299	5.3%	15,744	14,869	5.9%
	Other Income	43	141	-69.2%	670	636	5.4%
	Total Income	4,570	4,440	2.9%	16,414	15,505	5.9%
Profits (INR Mn)	EBITDA	1,521	1,372	10.9%	4,058	3,762	7.9%
	Profit after tax (excl. Exceptional items)*	1,127	1,083	4.0%	3,343	3,152	6.0%
Margin (%)	EBITDA	33.6%	31.9%		25.8%	25.3%	
	Profit after tax (excl. Exceptional items)* (on revenue)	24.9%	25.2%		21.2%	21.2%	
EPS (INR)	Basic*	8.01	7.73	3.6%	23.77	22.53	5.5%
	Diluted **	7.96	7.58	5.0%	23.62	21.89	7.9%

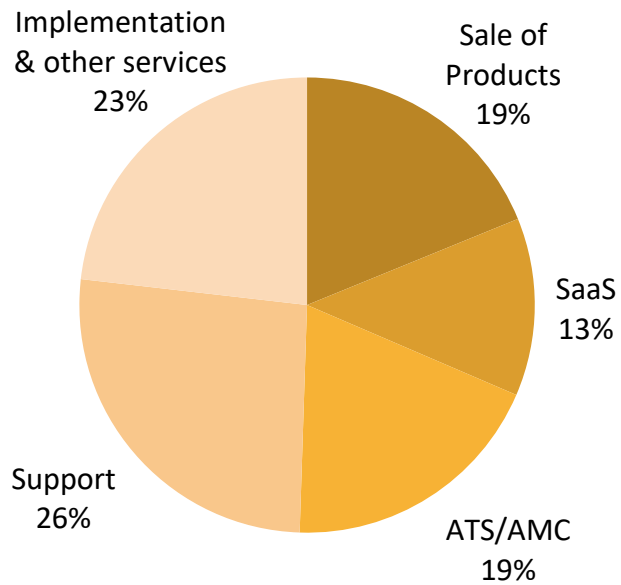
FY'26 v/s FY'25

- Revenues witnessed growth of 6% YoY. Annuity revenues witnessed 16% YoY growth and contributed 62% to revenues.
- Profit after tax (excl. Exceptional items) witnessed growth of 6%

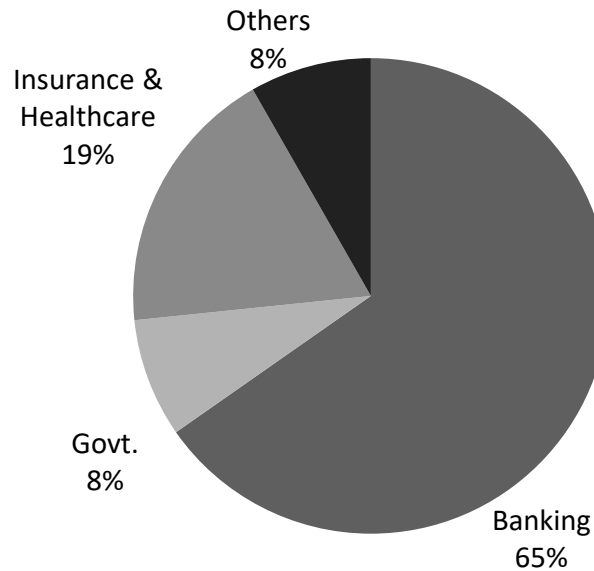
** Excluding Exceptional items, net of tax adjustment

Revenues Across Verticals and Geographies

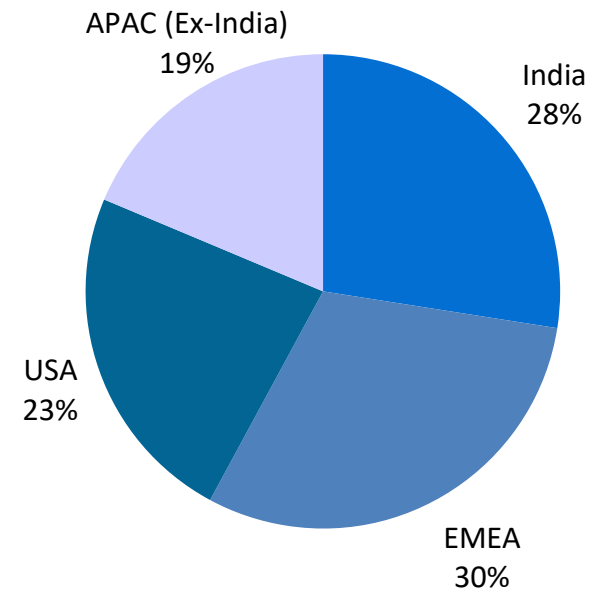
Q4 FY'26 Revenue Split by Segment



Q4 FY'26 Revenue Split by Vertical



Q4 FY'26 Revenue Split by Geography



■ Key Business Highlights

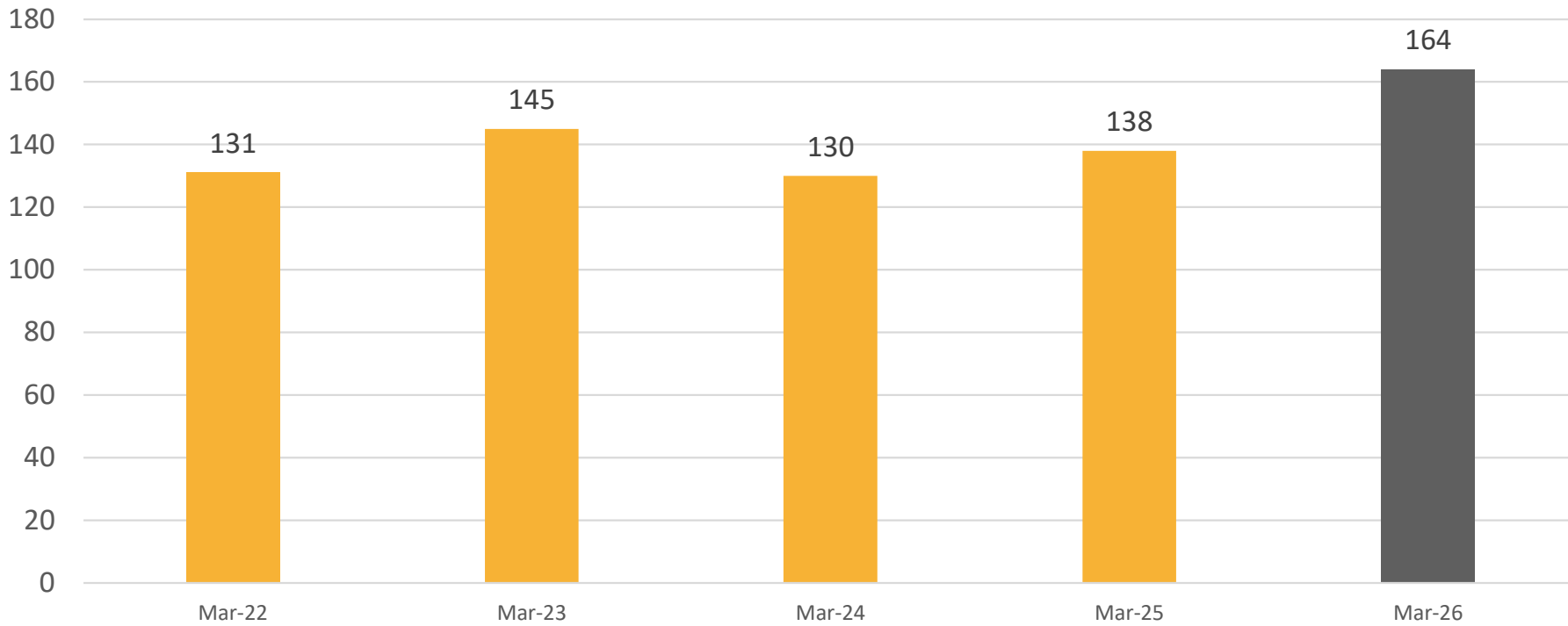
- Revenues in **US geography witnessed a growth of 17% YoY**, followed by revenues in **APAC geography which witnessed a growth of 14% YoY**
- Increasing base of customers with over Rs 50Mn billing **from 87 in FY'25 to 101 in FY'26**
- **47 new logos onboarded during the year**, reinforcing the trust and preference global enterprises place in our platform
- **Certified™ by Great Place To Work®**, for the second consecutive year
- Overall, **67 patents filed by Newgen in India and US till date**, 12 patents filed and 2 granted during the year.
- **Total Bookings up by 13% YoY**

Key Wins

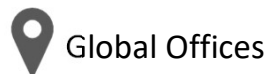
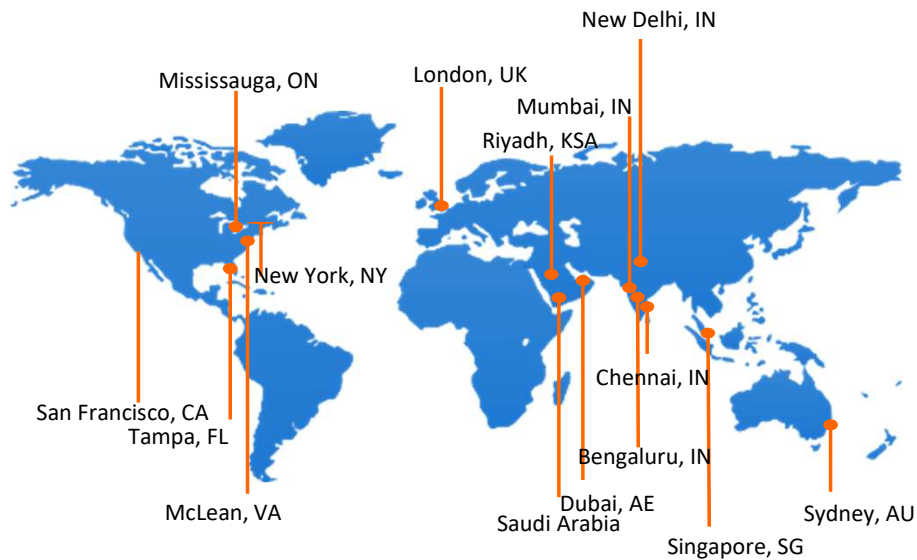
- Providing **Retail Loan Origination Solution** to a leading Bank in Malaysia. The aggregate order value is RM 6,750,000
- Entered into an agreement with a **leading Insurance company in Illinois, US for Policy Binding Solution**, with an order value of US 1.6Mn
- Executed an agreement **with a leading bank in Kuwait for Corporate Finance Origination Solution (Islamic), Retail Finance Origination Solution (Islamic), and Customer Communication Management System**. The aggregate value of the order is USD 2.22 Mn
- Working with an **insurance company in the Caribbean region for supply, installation & implementation of the NewgenONE Digital Transformation Platform**. The aggregate value of the Agreement is US 1.5Mn
- Working with a large reputed **Government Organisation based in UAE for building an Automatic Exchange of Information - Pillar 2 tax compliance system**. The aggregate value of the agreement is AED 5.3Mn

Debtors Days

Debtor Days (Based on Net Debtors)



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



For any investor queries, please contact:

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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)	Q4 FY 2026	Q3 FY 2026	Q4 FY 2025	FY 2026	FY 2025
Revenue					
Revenue from operations	4,526.7	4,002.8	4,298.9	15,744.0	14,868.8
Other income	43.5	200.5	141.2	670.1	635.8
Total revenue	4,570.2	4,203.3	4,440.1	16,414.0	15,504.6
Expenses					
Employee benefits	1,828.0	1,893.6	1,940.9	7,422.7	7,410.4
Finance costs	9.9	20.8	14.1	54.7	47.7
Depreciation and amortization	93.7	90.6	86.5	365.9	330.4
Other expenses	1,177.4	1,046.8	985.9	4,263.5	3,696.3
Total expenses	3,109.0	3,051.8	3,027.4	12,106.8	11,484.9
Profit before tax	1,461.2	1,151.5	1,412.7	4,307.2	4,019.7
Exceptional Items	83.3	351.0		434.3	-
Tax expenses					
Current tax / Tax expense for earlier years	392.8	272.1	332.3	1,085.0	987.2
Deferred tax (credit)/charge	-77.9	-99.7	-3.0	-217.9	-119.9
Profit after tax for the year	1,063.0	628.1	1,083.4	3,005.8	3,152.4
Other comprehensive income/(loss) for the year, net of income tax	123.9	52.7	19.3	274.5	35.4
Total comprehensive income for the year	1,186.8	680.8	1,102.7	3,280.3	3,187.9
Earnings per equity share (face value of Rs. 10 per share)					
Basic earning per share	7.56	4.46	7.73	21.38	22.53
Diluted earning per share	7.51	4.37	7.58	21.24	21.89



Your Trusted Digital Transformation Partner

info@newgensoft.com

www.newgensoft.com