04th November, 2025

To, BSE Limited PJ. Towers, Dalal Street Mumbai-400001 **Script Code: 532668**	To, National Stock Exchange of India Ltd, Exchange Plaza, Bandra Kurla Complex, Bandra (East), Mumbai -400051 **Script Code: AURIONPRO**

Sub: Investor Presentation

Dear Sir/Madam,

Kindly find enclosed herewith Investor Presentation relating to announcement of Un-Audited financial results of the Company for the quarter and half year ended 30th September, 2025.

You are requested to upload the same on your website.

Thanking You,

Yours faithfully,

For Aurionpro Solutions Limited

Ninad Prabhakar Kelkar

Digitally signed by Ninad Prabhakar Kelkar
Date: 2025.11.04 11:14:01 +05'30'

Ninad Kelkar
Company Secretary

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INVESTOR PRESENTATION

Q2 & H1 FY26

Safe Harbor

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All Maps used in the presentation are not to scale. All data, information, and maps are provided "as is" without warranty or any representation of accuracy, timeliness or completeness

Aurionpro Snapshot

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~USD 1 Bn Mcap
A Top 1,000 company by Mcap

350+ Clients

Global presence across 30+ countries

3,000 + Employees

28+ Years of Experience

INR 694 Cr
Revenue H1 FY26

Bouquet of IP-led products

INR 1,612 Cr
Net Worth H1 FY26

Note: (1) Market Capitalisation as of March 31st, 2025, (2) All the above numbers are on consolidated basis

Company Overview

Platform-led provider of Advanced Technology Solutions enabling enterprises to accelerate Digital Innovation across Banking, Mobility, Payments and Government sectors

- Global provider of IP-led products, platforms and services
- Focus on chosen segments and markets
- Strive to become vertically integrated player across value chain
- Experience of catering to multiple customers in the Banking and Fintech industry in Asia
- Integrated offering in Transit and Automatic Fare Collection (AFC)

H1 FY26

INR 1500 Cr + Order Book	INR 694 Cr Revenue	20.18% EBITDA Margin
15.33% PAT Margin	16.12% ROCE	13.26% ROE

Banking and Fintech

H1 FY26

INR 393 Cr (57%)

- Lending Suite
- Transaction Banking
- Banking and Payment Services

Technology Innovation Group

H1 FY26

INR 301 Cr (43%)

- DC and Hybrid Cloud Services
- Transit Solutions
- Smart City

Financial Performance

Q2 & H1 FY26 Financials

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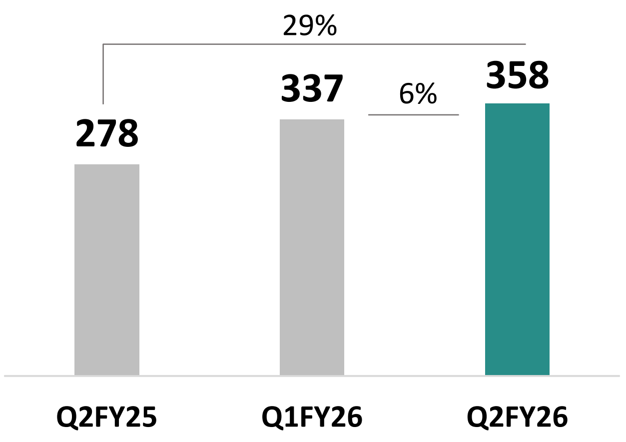
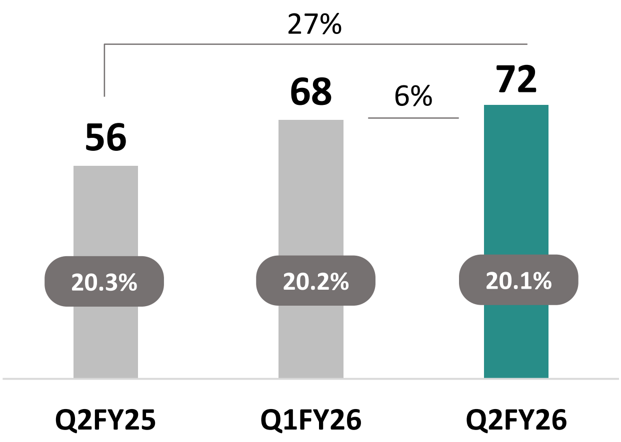
Q2FY26

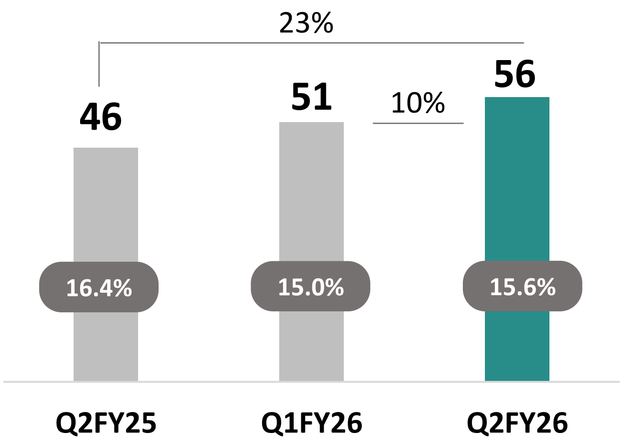
Revenue (INR Cr)



EBITDA (INR Cr.) & Margin (%)

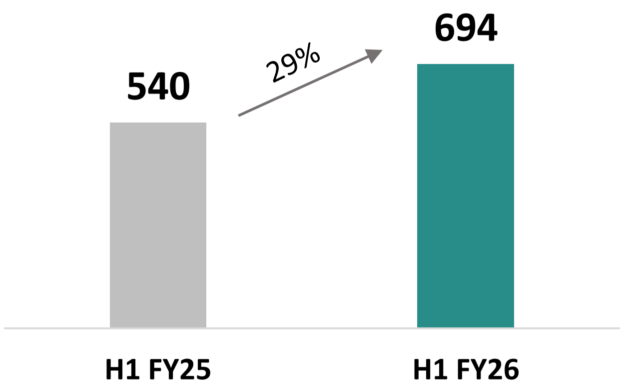


PAT (INR Cr.) & Margin (%)

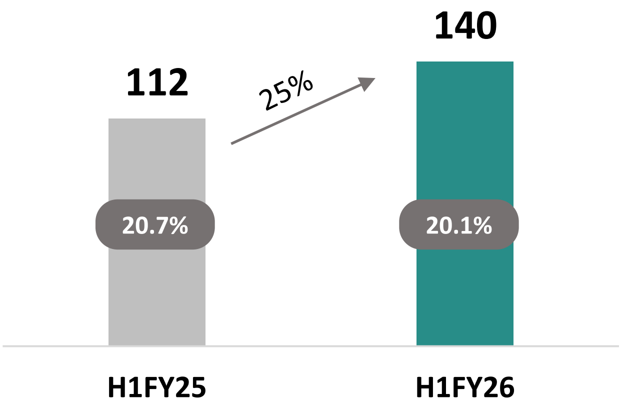


H1 FY26

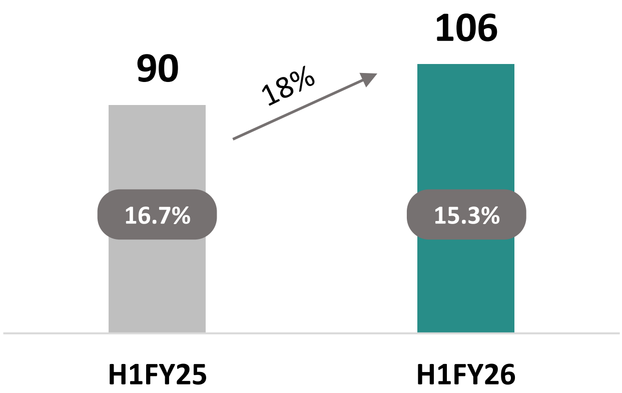
Revenue (INR Cr)



EBITDA (INR Cr.) & Margin (%)

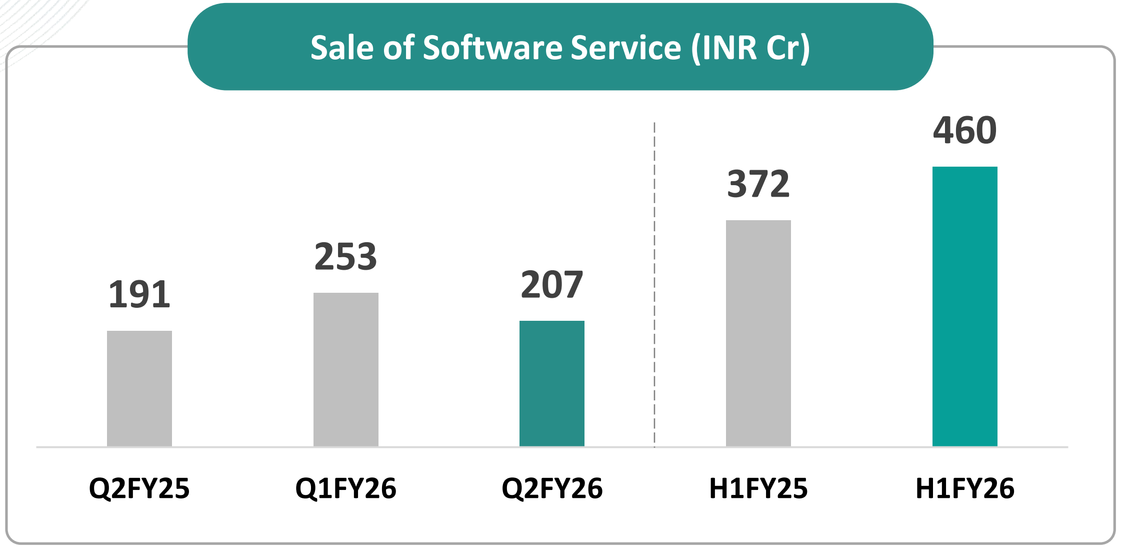


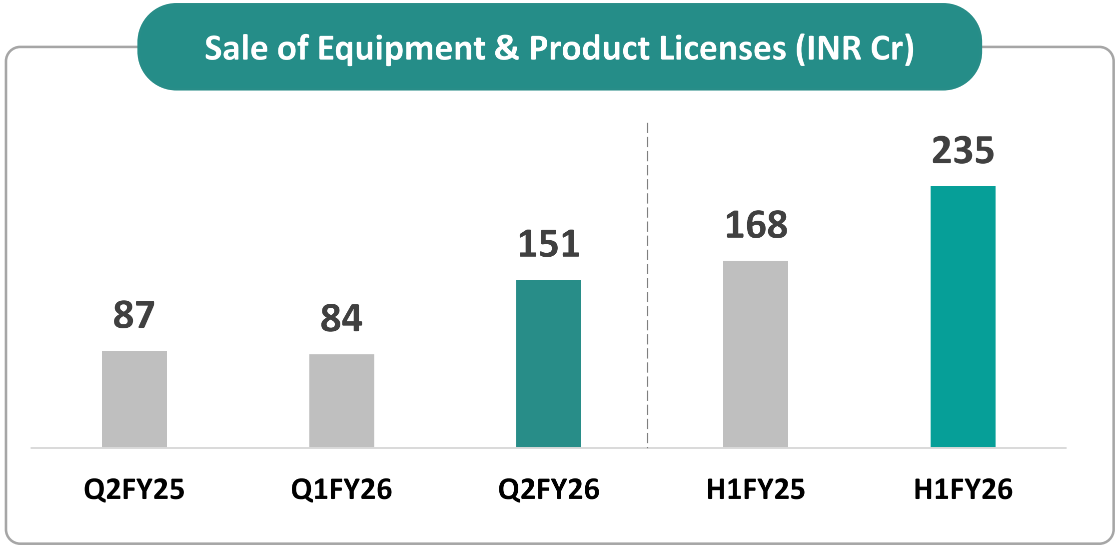
PAT (INR Cr.) & Margin (%)

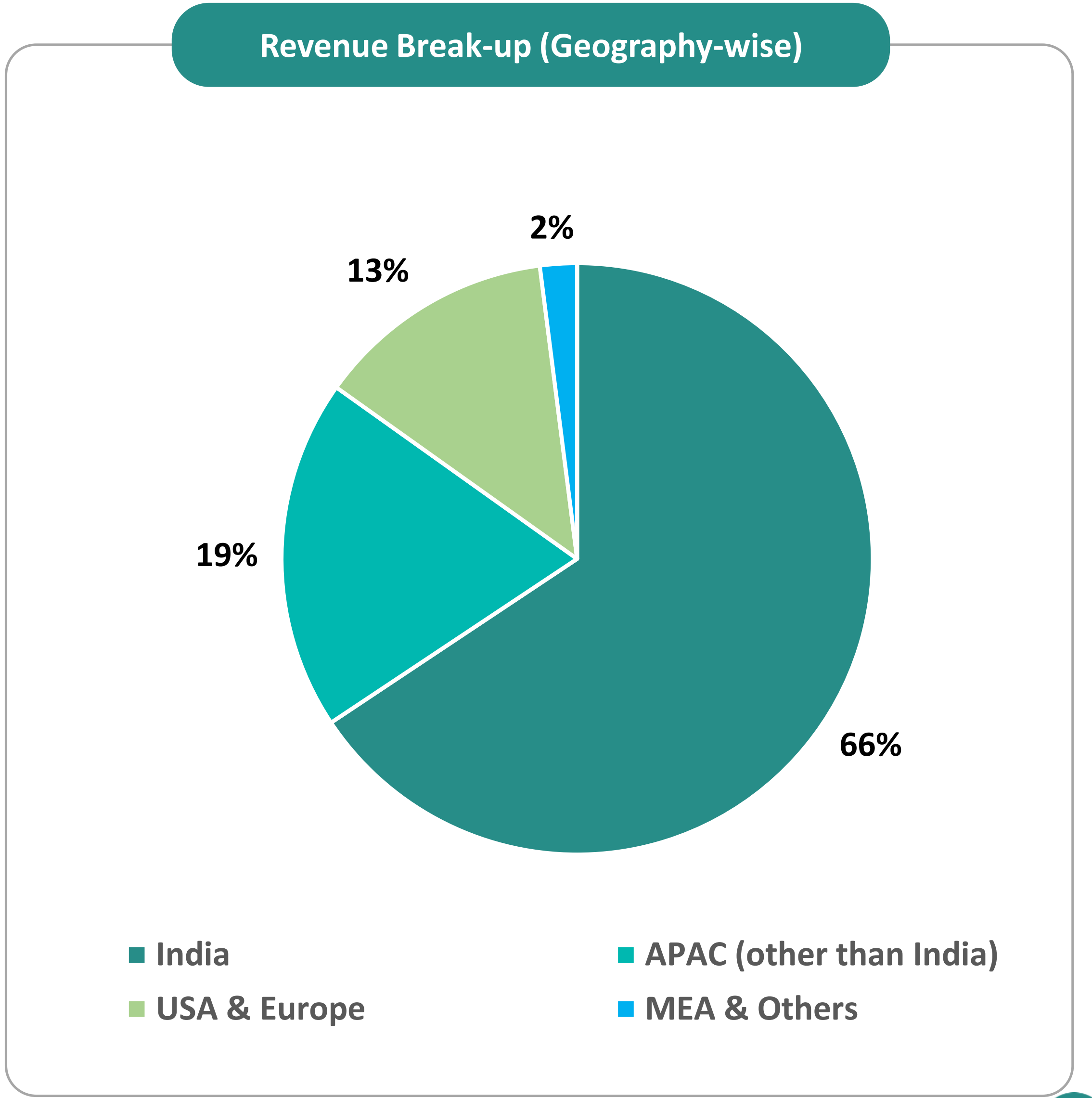


*All numbers have been rounded off

Key Statistics





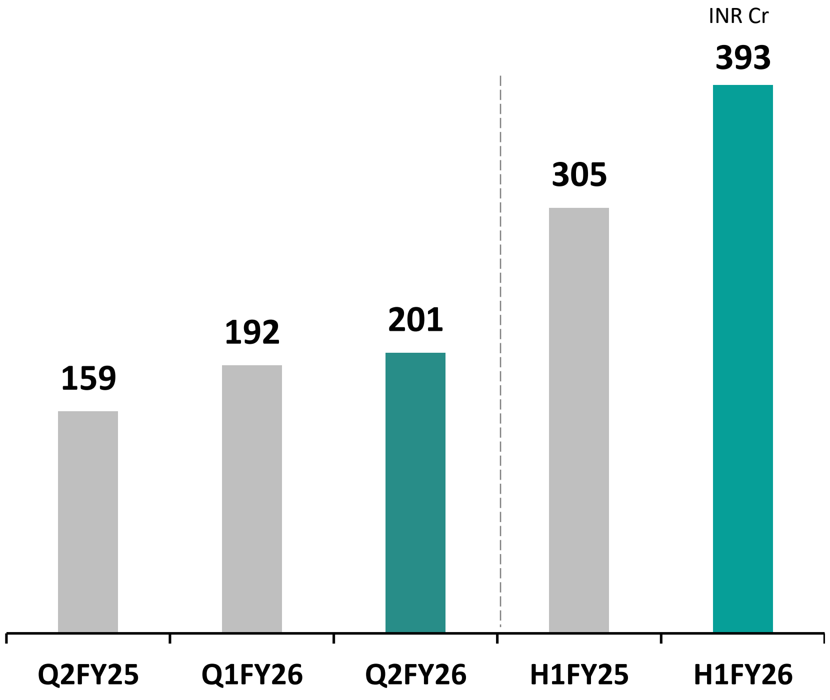


*All numbers have been rounded off

Banking & Fintech

1. Aurionpro achieved a major milestone with a multi-million-dollar digital banking deal in Africa, marking its first major win in the region and strengthening its expansion in the MEA market.
2. Aurionpro expanded into Australia through the acquisition of InfraRisk, enhancing its Integro lending suite and strengthening its global footprint in digital lending.
3. Aurionpro partnered with DFCC Bank to co-develop and implement AI-driven solutions, advancing the bank's digital transformation and strengthening Aurionpro's footprint in AI-led banking innovation.
4. Aurionpro secured a major multi-year deal with a leading Indian public sector bank to implement its next-generation AI-native cash management platform, strengthening its leadership in transaction banking solutions across India.

Segmental Revenue



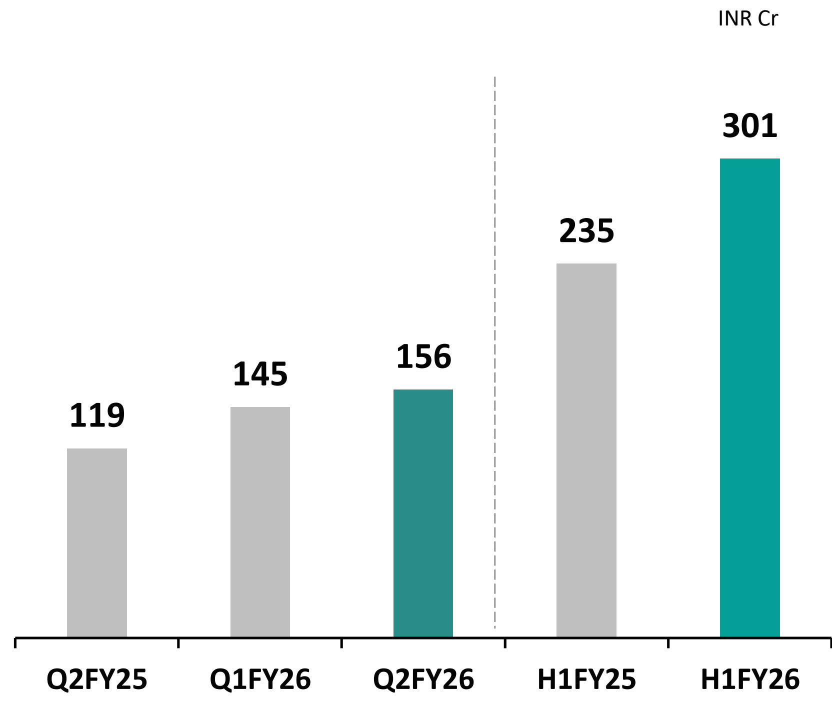
Technology Innovation Group (TIG)

1

Wins major contract to implement advanced Smart Transit solutions for two key metro lines

- Secured order from MMRDA
- For Mumbai Metro Lines 4 & 4A
- Valued at INR 250 Cr.
- Multi-year project+ 5 years maintenance

Segmental Revenue



Consolidated Profit & Loss

Particulars (INR Cr)	Q2 FY26	Q1 FY26	QoQ	Q2 FY25	YoY	H1 FY26	H1 FY25	YoY
Revenue from Operations	**358**	**337**	**6%**	**278**	**29%**	**694**	**540**	**29%**
Total Expenses	286	269		222		554	428	
EBITDA	**72**	**68**	**6%**	**56**	**27%**	**140**	**112**	**25%**
EBITDA %	**20.12%**	**20.24%**	**-12 bps**	**20.29%**	**-17 bps**	**20.18%**	**20.74%**	**-56 bps**
Depreciation & Amortization	11	10		7		21	13	
Finance Cost	1	2		1		3	3	
Other Income	10	4		5		13	11	
PBT	**70**	**60**	**16%**	**53**	**32%**	**129**	**107**	**21%**
Tax	13	9		7		23	17	
PAT	**56**	**51**	**10%**	**46**	**23%**	**106**	**90**	**18%**
PAT %	**15.62%**	**15.03%**	**58 bps**	**16.36%**	**-74 bps**	**15.33%**	**16.67%**	**-134 bps**
EPS (Basic in Rs.)	**10.52**	**9.55**		**8.4**		**19.67**	**16.54**	

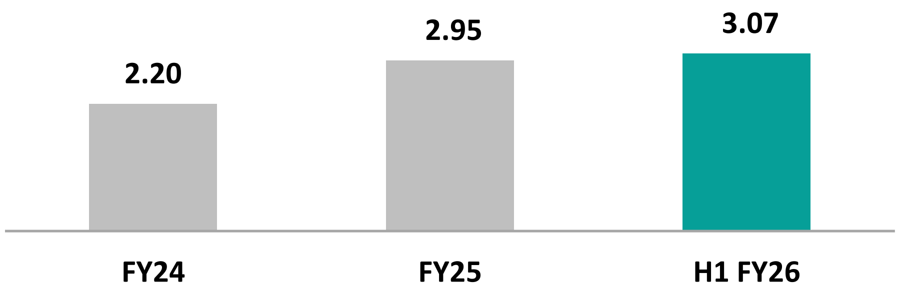
Balance Sheet

Particulars (INR Cr)	H1 FY26	FY25
ASSETS		
Property, plant and equipment	150	146
Right of use assets	10	12
Goodwill	523	497
Other intangible assets	89	76
Intangible Assets under Development	26	20
Financial assets		
-Other financial assets	50	42
Income Tax Assets (net)	29	26
Deferred tax assets (net)	13	11
Other non-current assets	7	8
Sub-total -Non-Current Assets	**897**	**839**
Inventories	33	33
Financial assets		
-Trade receivables	388	306
Loans	4	7
-Cash and cash equivalents	146	269
-Bank balances (other than above)	74	93
-Other financial assets	321	238
-Other current assets	204	165
Sub-total -Current Assets	**1170**	**1111**
TOTAL -ASSETS	**2068**	**1950**

Particulars (INR Cr)	H1 FY26	FY25
EQUITY AND LIABILITIES		
Equity Share capital	54	54
Other equity	1552	1450
Equity attributable to Equity shareholders	1606	**1503**
Non Controlling Interest	6	5
Total Equity	**1612**	**1508**
Non-current liabilities		
-Borrowings	2	4
-Lease Liability	6	6
- Other Financial liabilities	50	39
-Provisions	9	7
Deferred Tax Liabilities (Net)	3	2
-Other Non-Current Liabilities	5	7
Sub-total -Non-current liabilities	**75**	**65**
Current liabilities		
Financial liabilities		
-Borrowings	16	13
-Lease Liability	6	7
-Trade payables	97	166
-Other financial liabilities	142	84
Other current liabilities	88	76
Provisions	18	15
Current tax liabilities (net)	15	15
Sub-total -Current liabilities	**381**	**376**
TOTAL -EQUITY AND LIABILITIES	**2068**	**1,950**

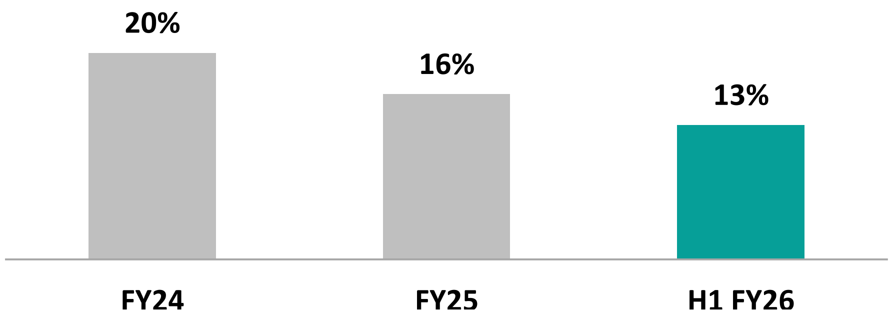
Key Ratios

Current Ratio (x)



Debt/Equity (x)

ROE (%)



ROCE (%)

Note: Current Ratio = Current Assets-Current Liabilities, ROE = PAT / Closing Equity Attributable , ROCE = EBIT / (Equity+Debt – DTA), Debt Equity ratio = Debt / Equity

Annexures

Our Focus Areas

Transaction Banking

› Transaction banking platform that provides a comprehensive solution for full-spectrum corporate banking, giving a superior and consistent client experience.

Lending Suite

› End-to-end Credit Risk Management Platform that boosts productivity, improves credit quality, and lowers operational risks.

Transit Solutions

› Redefining the tomorrow of connected and contactless transit systems in today with transit solutions

Platform Services

› Consulting and integration service umbrella supporting Government-to-government transfer of technology, Consulting for Software Products, Managed IT Services for Software, Data Center & Hybrid Cloud Services

(A) Transaction Banking

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Enterprise Products and Platforms

Next-Gen Transaction Banking

iCashpro

A complete spectrum of corporate banking solution, giving a superior and consistent client experience across customer segments.

- **Corporate Internet Banking**
- **Collections**
- **Liquidity**
- **Trade Finance**
- **Recelvables Management**
- **Payments**
- **Financial Supply Chain**
- **Forex Services**

5 Million
Transactions per hour: benchmarked to handle

24x7
Availability leading to seamless experience

6000
Concurrency level: Allowing increased responsiveness

(B) Lending Suite

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Comprehensive credit risk management solution that boosts productivity, improves credit quality, and lowers operational risks.

Retail Banking	SME	Commercial Banking	Large Corporates	Financial Institutions

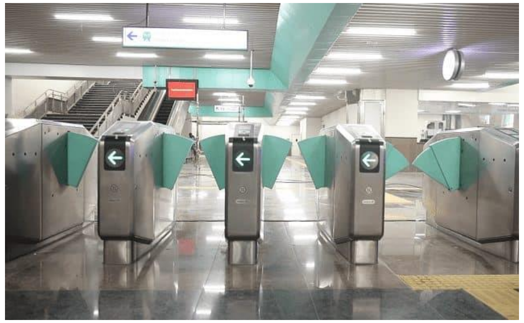
Credit Risk Management Solution Universe

- Financial Analysis
- Collaterals Management
- Commercial Approval
- Commercial Loan Origination
- Debt Recovery
- Limits Management
- Retail Loan Origination
- Commercial Pre Qualification
- Commercial Post Approval
- Commercial Acceptance

(C) Transit Solutions

Building on long-term partnerships with transit agencies and operators, banks, system integrators, and payment companies, our product solutions, a team of experts, and pedigree enable us to solve problems and deliver solutions that are changing the world of mobility.

Automated Gates



Transit Payment Solutions

Automated Fare Collection

Intelligent Transport Management System (ITMS)

3 Major Metro City Chooses Aurionpro for Automated Fare Collection System

- **Mumbai**
- **Delhi**
- **Chennai**

D) Platform Services – Data Center

1. ~ 100 years of cumulative team experience in DC industry
2. Team compromises of Industry leaders from Ex IBM, Emerson, Sterling & Wilson, AECOM, Sudlows
3. Experience in design of large DC up to 60MW Data Centre
4. Designed and Executed projects which are Certified by Uptime Institute for Tier III & IV standards
5. Experienced Project Delivery team in successfully executing Green & Brown Field
6. In-House MEP Engineering team: Design, Detailed Engineering and Delivery under one roof.

Consulting and planning

Design and Engineering

Construction Services

(D) Platform Services – Hybrid Cloud

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Consulting

- Assessment Services
- Architecting Services
- Cloud Budgeting and Estimation
- Cloud Optimization
- POC
- Cloud Deployment Planning (Roadmap)
- Deployment Services

Deployment Services

- Cloud Infra Deployment
- Security Implementation
- Performance and Resource Monitoring
- Resource Optimization
- Billing tools configuration

Migration Services

- Workload Migration (IaaS, PaaS)
- Data Migration

SOAR (only L1)

- Policy, Design, Audit, Monitoring, Event Response and Continuous Improvement

Cloud Managed Services

- SLA based onsite/remote operations.
- Continuous resource optimization
- DB Management Services
- DR/BCP reliability and resilience

High End Services (Roadmap)

- Application Modernization
- Data Warehousing
- Security Policy and Posturing
- Security Audits

(D) Platform Services -Treasury & Capital Market Operations

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Aurionpro Market System

End-to-end service expertise in all implementation and upgrade projects for Capital markets, Treasury, Risk management, and Regulatory requirements

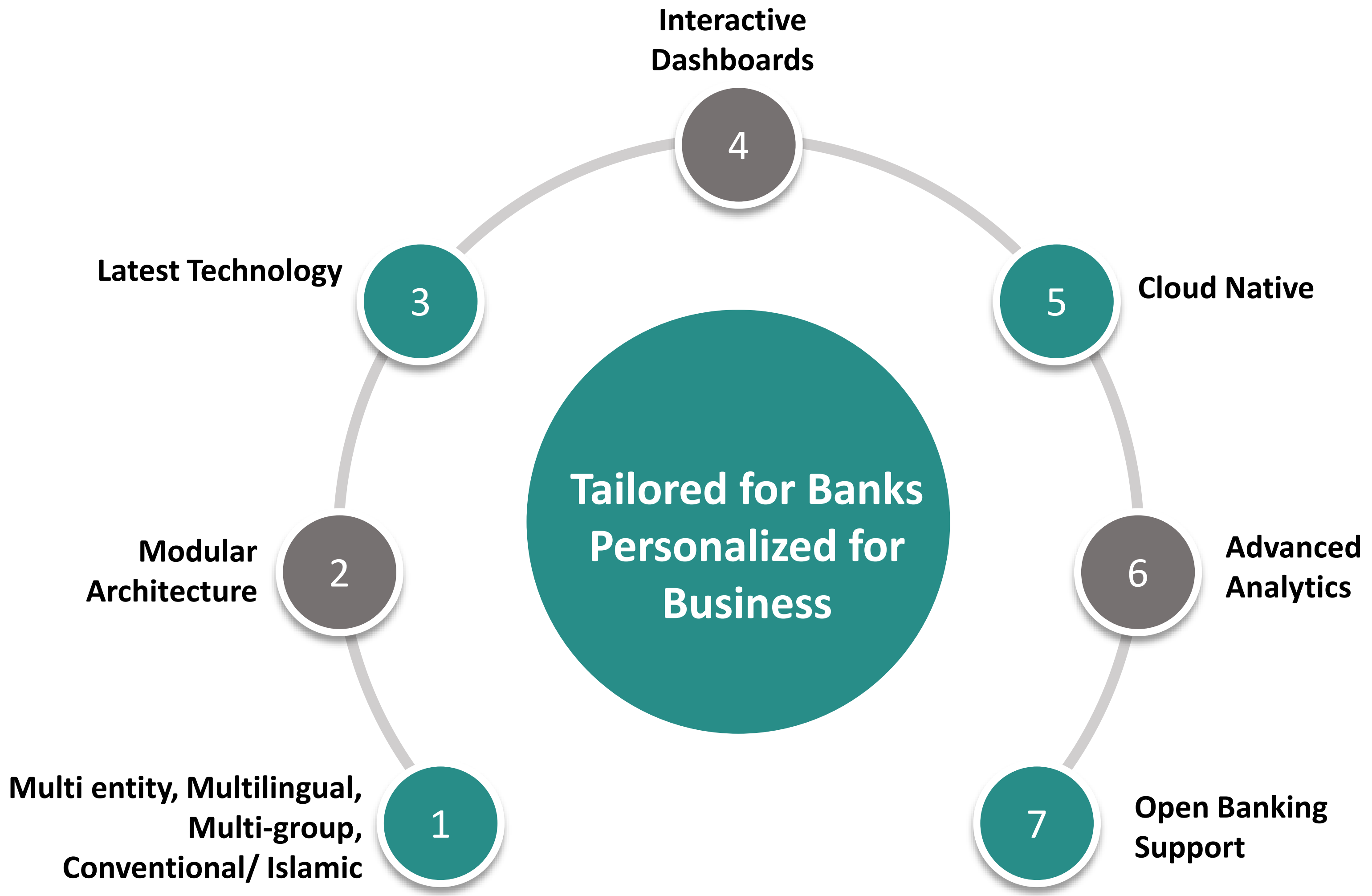
Advisory Solutions

Project Management Solutions

Delivery Solutions

(D) Platform Services -Digital Banking Engagement

- A one-stop solution for banks to provide a unified experience to corporate customers
- Built on API-first architecture, AuroDigi is designed to handle huge volumes of transactions and can be connected to multiple backend systems for processing



Key Leadership and Board of Directors

Mr Paresh Zaveri
Chairman & Managing Director

Mr Ashish Rai
Vice Chairman & CEO

Mr Shekhar Mullatti
President & Global Head – Banking

Mr Sanjay Bali
President & Global Head – Tech Innovation Group

Mr. Sanjay Varma
President & Global Head - Fintech Solutions Group

BOARD OF DIRECTORS

Mr Paresh Zaveri
Chairman & Managing Director

Mr Amit Sheth
Co-Chairman & Director

Mr Ashish Rai
Vice Chairman & Group CEO

Mr Ajay Kumar Choudhary
Independent Director

Mr. Hong Guan Bernard Chew
Independent Director

Dr Rajeev Uberoi
Independent Director

Ms Sudha Bhushan
Independent Director

Mr Ajay Sarupria
Director

Award Recognitions and Accolades

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Chartis
Independent. Insightful. Actionable.

Integro Technologies is a 'Category Leader 2025' focused on Credit Lending Operations for Alternative Finance, Collateral Management Systems, Limits Management Systems, Loan Management Systems, and Loan Origination Systems.

Chartis
Independent. Insightful. Actionable.

Integro Technologies is a ‘Category Leader 2024 ’ focused on Limits Management Systems, Collateral Management Systems, Loan Management Systems, Loan Origination Systems, and Private and Non-bank Credit Systems

Chartis RiskTech100 2024
Integro Technologies
Lending Operations

Integro Technologies Wins RiskTech 100 2024 Award for Best Limits Management, under the category of Lending Operations.

Gartner

iCashpro listed as Representative Vendor in Gartner’s Market Guide for Commercial Banking Cash Management and Trade Finance Solutions 2023

Gartner

SmartLender listed as Representative Vendor in Gartner’s Market Guide for Commercial Loan Origination Solutions 2023

FORRESTER

Forrester’s Landscape Report Q4, 2023
Aurionpro has been featured in the Forrester report titled "The Cash Management Solutions Landscape, Q4, 2023

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Thank You

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info@aurionpro.com

For any queries please contact:

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