1POINT1™

Growth | Technology | Outsourcing

Q3FY26 Investor Presentation

February 2026

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About **1Point1 Solutions**

1POINT1™

Transforming CX through AI-as-a-Service (AIaaS) : Redefining the enterprise customer journey, turning every interaction into elevated brand experience with a scalable AI engine

Unmatched Synergy of Tech and Talent: Bringing together AI innovation and industry know-how to create solutions that deliver real impact worldwide

Scaling Smarter with AI: Strategic global expansions, powered by 1Point1's Enterprise AI solutions, enhance business efficiency, boost margins, and deliver unmatched value to partners

Revolutionizing the BPM industry using Agentic AI

20-40%
Efficiency gains for our enterprise customers

17 Years
Experience in Consumer Experience (CX) design

54%
Revenue growth FY25 after becoming AI-forward

7+
Acquisitions planned for medium-term

Our **Differentiation**

Agentic AI at Scale

Custom-built platforms mastering real-world complexity through enterprise-wide workflows

Domain- Led Intelligence

Our Gen-AI algorithms are trained by domain specialists to capture and solve for deeper issues

Unified Data Orchestration

Harmonizing fragmented legacy systems into a high-performance, AI-ready architecture

Close–Loop Optimization

Continuous feedback integration to refine accuracy and decision logic over time

Company Overview

9 Global Delivery Centres

4 Continents

6000+ Experienced Professionals

17 Years of Experience

70+ Marque Logos

CERTIFIED

ISO 9001:2015 | ISO 27001 International Organization for Standardization | SOC 2 TYPE 2 AICPA SOC | HIPAA COMPLIANT | CMMi level 3 | PCI-DSS COMPLIANCE CERTIFIED COMPANY

Digital Solutions Suite

AI | Intelligent Automation | Analytics

eVSM   CRM   KMS   PMS
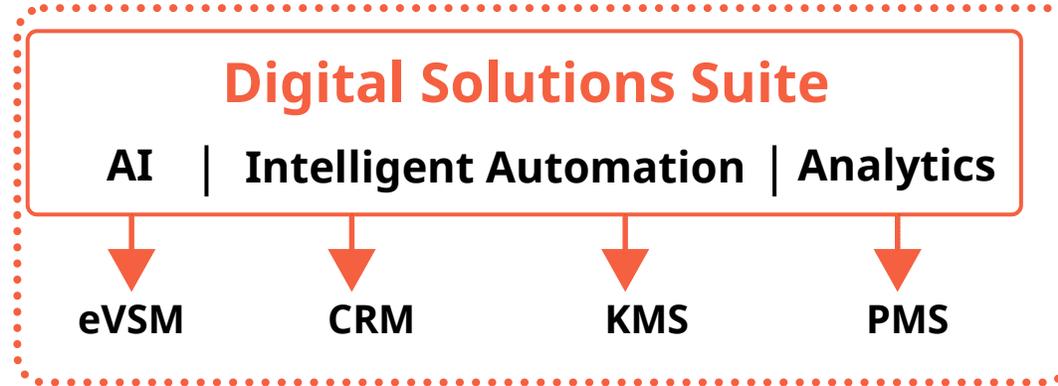
Country–wise Revenue Split

2%

18%

72%

4%   4%

REVENUE BY VERTICAL

BFSI
43%

FINTECH
19%

DURABLES
9%

LEGAL
7%

CONSTRUCT
7%

HEALTH
6%

ECOMMERCE
5%

ENERGY
4%
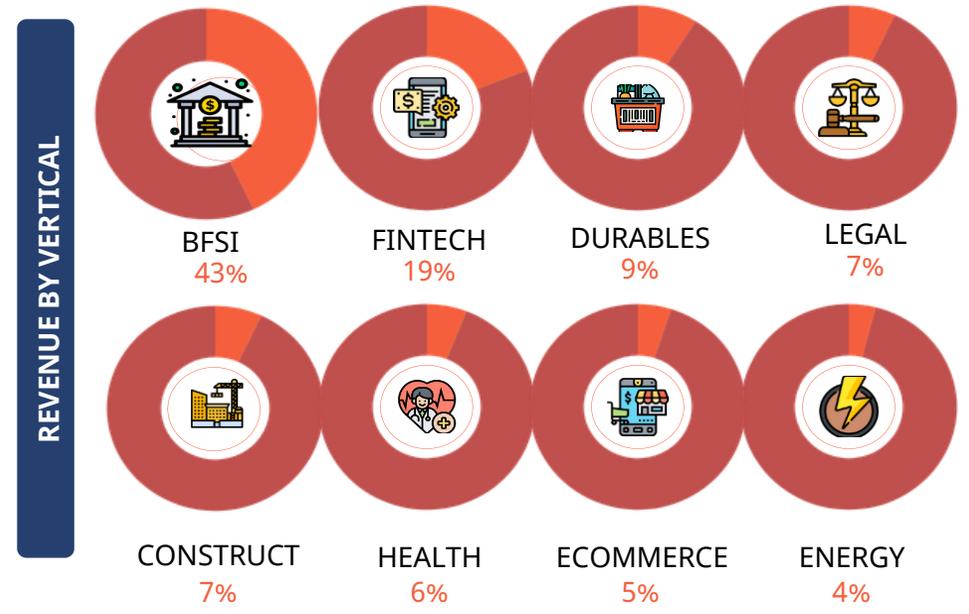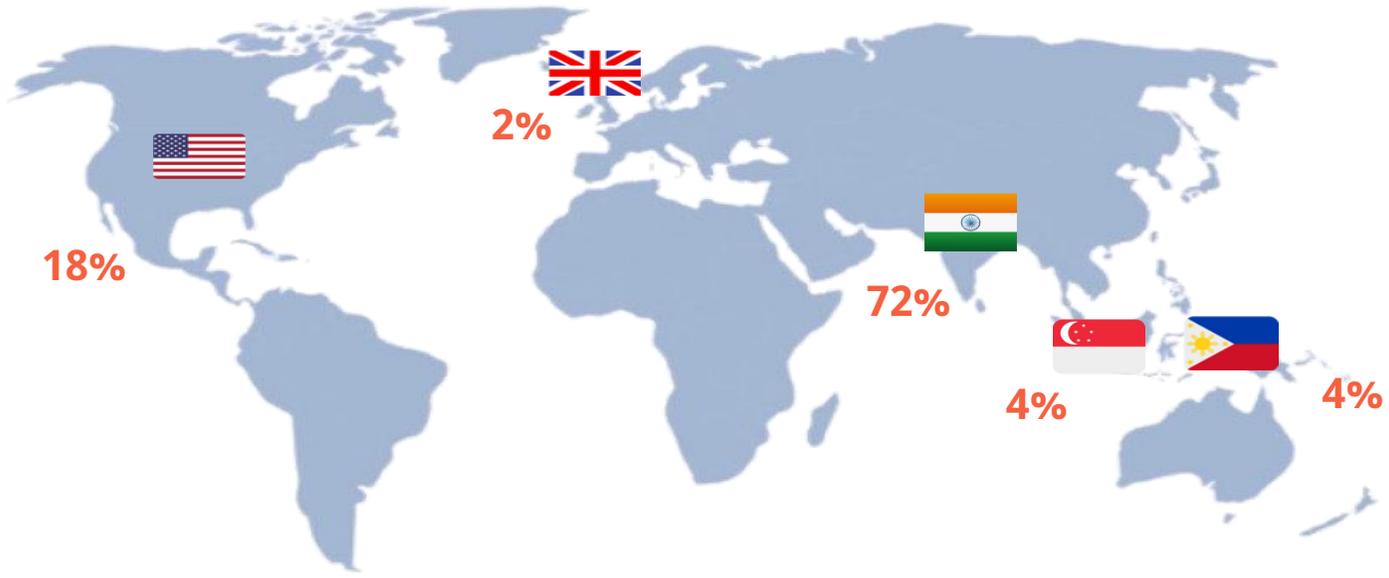
17 Years of Service Excellence

1POINT1™

	2008 - 2017 Foundation & Recognition	**2018 - 2022** Diversifying Sectors	**2023 - 2024** International Expansion	**2025** Alignment with AI
Business Operations	Become BPO & KPO specialists	Expanded BFSI clientele; Omnichannel solutions	Established U.S. entity in Delaware & built a dedicated USA sales team	Brand refresh with AI-led domain specialists
Key Focus Areas	Developing business service and process excellence	Diversified into new verticals to reduce risk	Focus on acquiring global expertise & building a strong leadership team	Leveraged AI-led efficiencies to reinvent customer experience
Notable Events	Oct 2017 – Went public on NSE	2018 – Moved to the main board of NSE	Dec 2024 - Acquired ITCube Solutions (U.S)	Acquired Netcom Solutions (Costa Rica)

To know more visit: www.1point1.com

Service Offerings

Business Process Outsourcing

- Inbound & Outbound Calling
- Chat & Email Support
- Customer Service, Collections
- Call Quality & Analytics
- Finance & Accounting

Knowledge Process Outsourcing

- Medical Record Summary & Review
- Record Chronology / Reorganization
- Billing Summaries,
- Record Retrieval Support
- Recruitment & Sourcing Support

IT Services

- L1 Support
- Server & Network Management
- Security & Desktop Management
- Software Development & Products
- Data Analytics & Support & Maintenance

Technology & Transformation

- RPA & Intelligent Automation
- Gen AI, Dialer, ChatGPT,
- CRM, Desktop Analytics,
- Knowledge & Gamified Performance
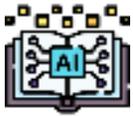
Agentic AI Platform

- Custom-built platform mastering real-world complexity through enterprise-wide workflows.

Our AI Offering - Invisible Intelligence; Measurable Outcomes

Beyond Automation → Human Intelligence (HI)
- Next evolution of AI isn't more automation
- It is where technology absorbs complexity so experiences feel seamless and human & not automated

AI as a Service, Not a Platform
- AI anticipates human needs and eliminates friction across high-volume, real-world processes.
- HI works quietly in the background, delivering speed, clarity and ease for customers and agents

Human Judgment, Augmented
- HI doesn't replace people
- it augments human decision-making, combining empathy, accuracy and adaptability at enterprise scale

Domain-Embedded by Design
- Built with deep domain context & behavior driven design
- HI enables frictionless, human-like experiences even within legacy systems and regulated environments

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Agentic AI – Driven by Efficiency, Defined by Results

LEARNING & ADAPTATION

OTHER COMPANIES

Static & Rigid

1POINT1 AGENTIC AI

Learns Dynamically Based On Outcomes

Dynamic AI to drive to optimization

TRAINING

OTHER COMPANIES

BOT Prompted – Higher risk of errors

1POINT1 AGENTIC AI

Expert Vetted – Highly accurate

CONTEXT

OTHER COMPANIES

Fragmented Memory

1POINT1 AGENTIC AI

Can Maintain Context Over Conversations

High Demand from Global Customers

SCALABILITY

OTHER COMPANIES

Limited, Narrow Scope

1POINT1 AGENTIC AI

Highly Scalable in Real Environments

EXECUTION

OTHER COMPANIES

Difficult to scale beyond Proof of Concept

1POINT1 AGENTIC AI

Ready for Production

Solve for deeper issues across sectors

CONSUMER EXPERIENCE

OTHER COMPANIES

Robotic & Frictional

1POINT1 AGENTIC AI

Frictionless, Resulting In Sticky Customers

Case Study – Reinventing A Leading Airline's Customer Service

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The CONTRACT

In 2025, we won a contract with a leading airline to improve the efficiency and outcomes of their after-sales and customer service
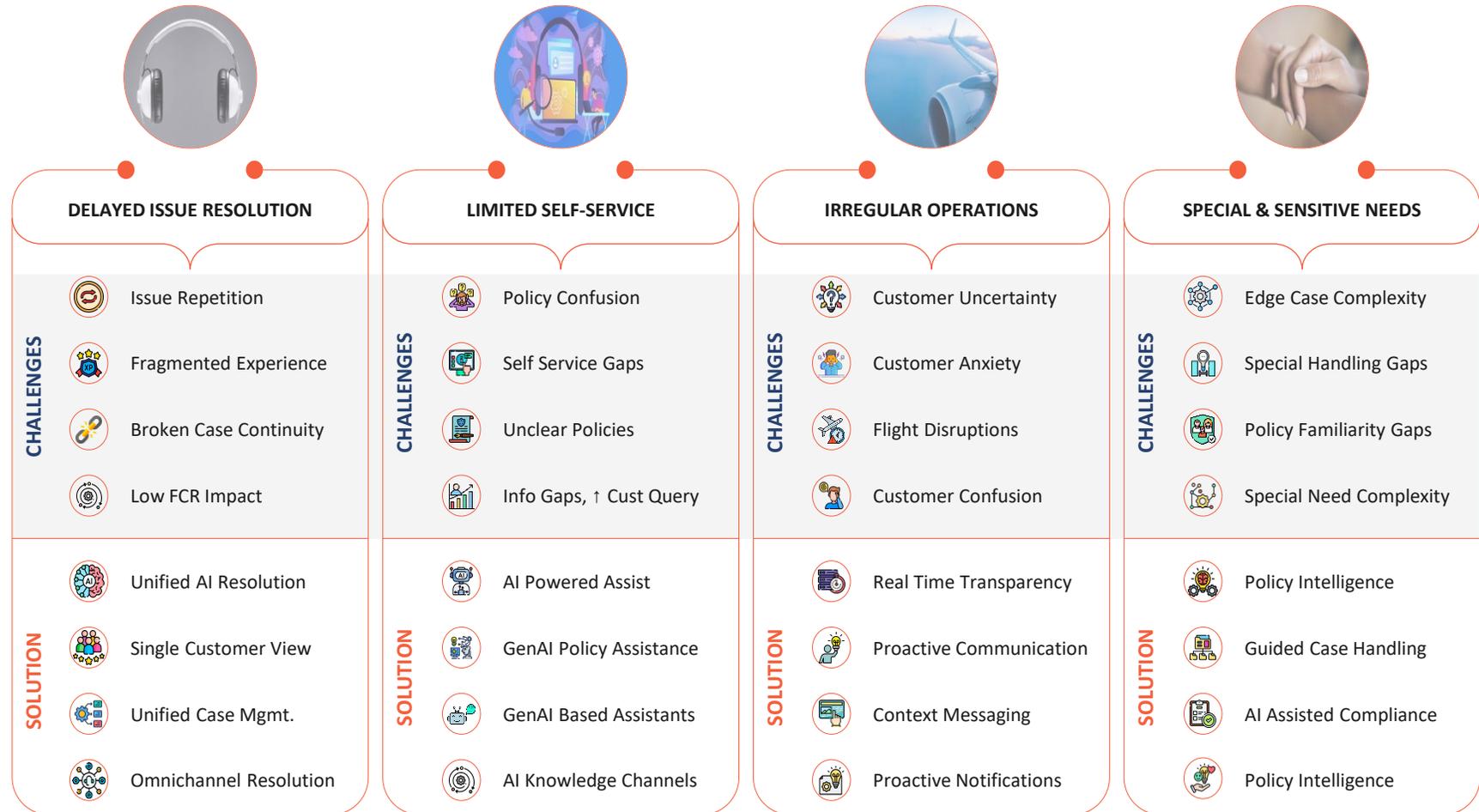
The DEVELOPMENT

We developed an AI-powered customer service solution built to handle the full spectrum of airline customer interactions

Our SOLUTION

Our solution stack created a noticeable improvement in efficiency and is now live across voice and chat bots

Customer Challenges and Our Solutions

DELAYED ISSUE RESOLUTION

CHALLENGES
- Issue Repetition
- Fragmented Experience
- Broken Case Continuity
- Low FCR Impact

SOLUTION
- Unified AI Resolution
- Single Customer View
- Unified Case Mgmt.
- Omnichannel Resolution

LIMITED SELF-SERVICE

CHALLENGES
- Policy Confusion
- Self Service Gaps
- Unclear Policies
- Info Gaps, ↑ Cust Query

SOLUTION
- AI Powered Assist
- GenAI Policy Assistance
- GenAI Based Assistants
- AI Knowledge Channels

IRREGULAR OPERATIONS

CHALLENGES
- Customer Uncertainty
- Customer Anxiety
- Flight Disruptions
- Customer Confusion

SOLUTION
- Real Time Transparency
- Proactive Communication
- Context Messaging
- Proactive Notifications

SPECIAL & SENSITIVE NEEDS

CHALLENGES
- Edge Case Complexity
- Special Handling Gaps
- Policy Familiarity Gaps
- Special Need Complexity

SOLUTION
- Policy Intelligence
- Guided Case Handling
- AI Assisted Compliance
- Policy Intelligence

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Case Study – Reinventing A Leading Airline's Customer Service

Value Delivered

Backlog Elimination

Resolved **30%** of inquiry emails backlog on Day 1 of migration

Query Containment

Projected **40%** reduction in voice traffic using GenAI self-service

Operational Efficiency

Drastically reduced data collection time to enable focus on high-value, complex cases

Consistency In Policy

Guaranteed **uniform policy application** across all customer touchpoints, resulting in a better experience

Query Types Managed

Embedding Airline Domain Intelligence & behavior-driven design

Intelligence remains invisible while outcomes improve

Better resolutions, empowered agents, and empathetic, human-like experiences

Website & App	Tickets/Booking	Travel Agent	General	Aircraft
Check-In	Digi-Yatra	Boarding Pass	Inflight	Refund
Cancellation	Reschedule	Medical Waiver	Human Remains	Travel Certificate
First Fly Certificate	GST Certificate	E-Voucher	Special Guests	Car Rental
Special Fares	Escalation	Baggage Policy	Damaged & Lost	Equipment's

Awards & Recognition

2024

Best AI/ML Driven Data Center Innovation – ET Now

Contact Center Excellence Award – BPO Innovation Summit

Technology Innovators of the Year – World Innovation Congress

Corporate Excellence Award

2025

Best Organization for Women Empowerment

Skill India Foundation Leadership Award

2026

Customer Experience AI Solution of the Year Elats AI Summit

AI-Powered Analytics Solution of the Year Elats AI Summit

AI Leader of the Year Elats AI Summit

Netcom (Costa Rica) Acquisition – December 2025

ABOUT COMPANY

One of the largest BPM Companies in HQ- Costa Rica with operations in Columbia, Panama providing a footprint to LATAM

STRATEGIC ADVANTAGES

Creates our entry into LATAM region as a near-shore operator

Enhances the group's domain expertise in BFSI

Adds to our global capabilities (Ops held over 13 languages)

Enables cross-selling to a strong native customer base in LATAM

GLOBAL EXPERTISE

- Onboarding & A/c Servicing
- Collections Management
- KYC & Verification Workflows
- Fraud Monitoring
- Credit Administration & CX

FINANCIALS – CY'24

Revenue	INR 227 Cr
EBITDA	INR 52 Cr
EBITDA Margin	22.91%

Inorganic Expansion Strategy

1POINT1™

Key Acquisitions

FY25 — **ITCube Solutions Pvt. Ltd.** (U.S)

- Expanding our expertise in legal services, analytics and IT
- IT Cube has already driven a 15% growth since integration

FY26 — **Netcom** (Costa Rica - HQ)

- Banking BPM specialist based out of Latin America
- Brings in deep domain expertise and a strong native customer base

Intend to increase our global revenue share, deepen vertical capabilities and support entry into regulated, high-margin segments

What Do We Look For?

Focus on traditional CX companies in the US and Western Europe with strong enterprise client portfolios, $50–60M topline, and high-volume customer operations

18-20% EBITDA businesses → **AI Optimization** → **25-30% EBITDA over 2-5 years**

Acquisitions are intended to build capabilities and scale while growing profitably **(focus on already profitable companies)**

Pipeline is already in place to make **2-3 acquisitions** over the next **5 years**
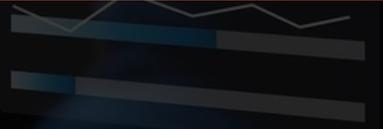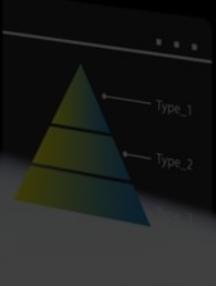
Quarterly Performance

Q3 & 9M FY26

Management Commentary
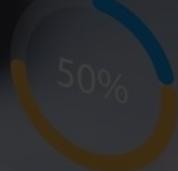
Akshay Chhabra

Managing Director & Chairman

"Our Q3 performance demonstrates steady execution of our strategic priorities across revenue growth, profitability, and global expansion initiatives. We continued to strengthen our technology-led BPM and automation capabilities, expanded key client engagements, and made progress on strategic partnerships and acquisition opportunities. The operational momentum, combined with disciplined cost management, underscores our commitment to delivering sustained value to clients, employees, and shareholders as we scale in priority markets

We have also been recognized for our technology at the ELATS AI Summit 2026, winning awards across 3 categories.

During the quarter, we also finalized the acquisition of Netcom, a leading BPM provider in Latin America with a mature customer base and deep banking capabilities."

Five strategic **wins** this quarter **added INR 300 million** in ACV, with deals in transition across Banking, TTH, Insurance, Automotive, and EdTech, **integrating BPM delivery with GenAI solutions.**

Q3 Revenue Growth

⬆ **9.1% / 17.7%**

(QoQ/YoY)

Improved Profitability

⬆ **11.3% / 19.9%**

Q3 EBITDA/PAT (YoY)

Quarterly Financial Highlights

INR Crores, unless otherwise mentioned	Q3FY26	Q2FY26	QoQ Growth	Q3FY25	YoY Growth	9MFY26	9MFY25	YoY Growth
Total Income	81.3	75.6	7.5%	70.4	15.4%	231.3	196.6	17.7%
Revenue from Operations	77.3	70.9	9.1%	65.7	17.7%	217.2	189.3	14.7%
EBITDA	22.8	21.7	5.2%	20.5	11.3%	65.1	56.9	14.4%
EBITDA Margin (%) 1	29.5%	30.6%	-110 bps	31.2%	-170 bps	30.0%	30.1%	-10 bps
PAT	10.1	9.9	2.6%	8.4	19.9%	29.4	24.4	20.4%
PAT Margin (%)	13.1%	13.9%	-82 bps	12.8%	24 bps	13.5%	12.9%	64 bps
Extraordinary Items	1.5	-	-	-	-	1.5	-	-
Adjusted PAT	8.6	9.9	-12.3%	8.4	2.5%	27.9	24.4	14.3%
Adjusted PAT Margin (%) 2	11.2%	13.9%	-272 bps	12.8%	-165 bps	12.9%	12.9%	-5 bps

- Revenue from operations increased **9.1%** sequentially, driven by ramp-ups of programmes with both existing and new customers
- EBITDA and PAT both showed sequential and year-on-year growth off the back of cost discipline
- Q3 EBITDA Margin has decreased year-on-year since **we incurred high R&D expense over the course of FY26** to develop our AI suite.
- Extraordinary item of INR 1.5 crores in Q3 was a **one-time expense related to the new labour code regulations**

(1) EBITDA Margin = EBITDA/Revenue From Operations   **(2) PAT Margin = PAT/Revenue From Operations**

Historical Financials

Consolidated Profit & Loss Statement (Extract)

Particulars (In Rs. Crores)	FY25	FY24	YoY Growth
1. Revenue From Operations	256.3	169.7	51.0%
2. Other Income	13.8	5.4	155.9%
3. Total Income (1+2)	**270.1**	**175.1**	**54.2%**
(A) Employee Benefits Expense	149.3	90.2	65.6%
(B) Finance Costs	6.7	4.9	35.4%
(C) Depreciation And Amortisation Expenses	26.4	21.5	22.4%
(D) Other Expenses	45.1	28.2	59.8%
4. Total Expenses	**227.5**	**144.8**	**57.0%**
5. Profit Before Tax (3-4)	**42.6**	**30.3**	**41%**
6. Total Tax Expense/ (Credit)	9.5	8.9	7.2%
7. Profit For The Year (5-6)	33.1	21.4	55.1%
8. Other Comprehensive Income	0.1	-0.1	-201.0%
9. Total Comprehensive Income For The Year (7+8)	**33.2**	**21.3**	**55.9%**
10. Basic EPS (INR)	1.39	1.06	31.1%
11. Diluted EPS (INR)	1.35	1.06	27.4%

Consolidated Balance Sheet (Extract)

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Particulars (INR Cr)	FY25	FY24	YoY Growth
Property, plant & equipment	37.4	31.2	20.0%
Right to Use	37.7	27.6	36.8%
Goodwill on Consolidation	35.2	35.2	0.0%
Other Intangible Assets	32.1	32.3	-0.7%
Financial Assets - non current	213	8.9	2295.3%
Deferred Tax Assets	3.1	0.5	478%
Total non-current assets	**358.5**	**135.7**	**164.2%**
Financial Assets- current	89	89.3	-0.5%
Other current assets	53.3	27.9	91.3%
Total current assets	**142.3**	**117.2**	**21.3%**
Total assets	**500.9**	**252.9**	**98.0%**

Particulars (INR Cr)	FY25	FY24	YoY Growth
Equity Share Capital	52.5	42.7	22.9%
Other Equity	352.5	96.9	263.6%
Total equity	**405**	**139.6**	**190.0%**
Financial liabilities - non current	47.1	46.6	0.9%
Provisions - non current	3.2	2.3	40.7%
Other non-current liabilities	1.6	2.5	-37.4%
Total non-current liabilities	**51.9**	**51.4**	**0.8%**
Financial liabilities – current	32.9	42.1	-21.7%
Other current liabilities	8.2	18.1	-54.6%
Provisions – current	2.9	1.7	70.3%
Total current liabilities	**44**	**61.9**	-28.8%
Total equity and liabilities	**500.9**	**252.9**	**98.0%**

Takeaways

- Substantial increase in non-current fixed assets (investments)
- Other current assets also saw strong growth in FY25
- Right to use assets also saw improvement in FY25

- Other equity increased following surplus and reserves growth
- Many current liabilities saw a contraction in FY25
- Current provisions saw an increase in FY25

Thank You!

1Point1 Solutions
India's NSE listed Global BPM 17+ years of delivery experience with deep multi-domain expertise combining AI & Human Intelligence to deliver frictionless experiences at scale
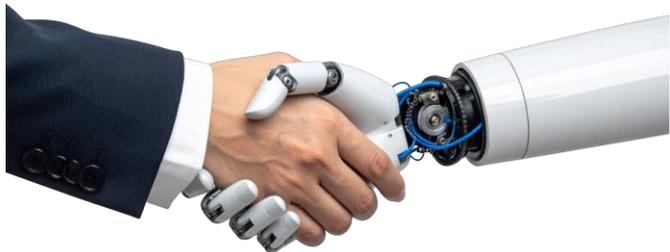
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About 1Point1 Solutions Limited

Founded in 2008, 1Point1 Solutions Limited (1Point1) is a publicly listed, India-headquartered customer experience and operations management company with over 16 years of delivery expertise. The company operates nine global delivery centres and employs more than 6,000 professionals, serving clients across the US, Europe, Asia, and India.

1Point1 offers services across Customer Experience Management, Digital Transformation and Automation, Finance & Accounting Outsourcing, Trust & Safety, Supply Chain and Operations Management, Creator Economy Support and Medical Records and Litigation Support, working with enterprises in banking and financial services, fintech, e-commerce, healthcare, manufacturing, legal, construction and more.

Backed by strong operational expertise and a growing GenAI and automation stack, 1Point1 is building a globally integrated, AI-first BPM platform anchored in deep domain knowledge and a multi-shore delivery model.