October 29, 2026

BSE Ltd.,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai-400 001
Scrip Code: **532633**

National Stock Exchange of India Limited,
"Exchange Plaza",
Bandra-Kurla Complex, Bandra (East),
Mumbai-400 051
Symbol: **ALLDIGI**

Dear Sir/Madam,

Sub: Submission of Investors' Presentation

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed Investors' Presentation on the financial performance for the second quarter and half year ended September 30, 2026.

This is for your information and records.

Yours faithfully,
For **Alldigi Tech Limited**

SHIVANI SHARMA Digitally signed by SHIVANI SHARMA Date: 2026.10.29 21:56:42 +05'30'

Shivani Sharma
Company Secretary & Compliance Officer
ACS-39590

Encl:- a/a

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Q2 FY27 Earnings Update



October 2026

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Executive Summary

Q2FY27 EBITDA increased 28.5% YoY to a record ₹46.3 Cr, with margins expanding by 576bps Y-o-Y to 30.2%

Robust Margin Expansion in Q2 FY27

- **Revenue:** ₹153.3 Cr, up 4.0% YoY and 2.0% QoQ
- **EBITDA:** ₹46.3 Cr, up 28.5% YoY; margin at 30.2%, up 576 bps YoY
- **PAT:** ₹26.6 Cr, up 50.9% YoY; margin at 5.39%
- **Operating cash flow:** ₹37.1 Cr, up 11.0% YoY; 80.0% of EBITDA
- **Balance sheet:** ₹127.2 Cr cash & liquid funds after dividend payout; DSO improved 3 days YoY to 74 days
- **Shareholder returns:** Board approved a buyback of up to ₹48 Cr at ₹1,000 per share through the tender offer route

International Mix Rising as we exit low margin domestic BPM

- **Global mix:** International revenue up 15.1% YoY; share at 69.8% vs 63.1% in Q2 FY26
- **Tech & Digital:** Revenue up 12.9% YoY; segment margin at 43.9%, up 416 bps YoY
- **BPM:** International revenue up 12.6% YoY; low-margin domestic work being exited; segment margin up 407 bps YoY to 15.6%
- **New business:** New Sales (ACV) of ₹37.2 Cr, up 86% YoY, led by two large wins across BPM and T&D; H1 ACV at ₹82.6 Cr, up 107% YoY
- **Sales:** New Chief Business Officer for BPM; separate Enterprise and SMB sales teams for T&D; dedicated US and Southeast Asia BPM sales in place

HR Platforms & products gaining momentum

- **Buzzily 2.0:** Unified HRMS, employee self-service and payroll product launched in May 2026
- **Alldigi 360 & Alldigi 360 - Analytics:** Full India HR suite and end-to-end HR analytics tool, launched in October 2026
- **Recognition:** Named in the Everest Group PEAK Matrix for Multi-Country Payroll 2026
- **AI at scale:** AI being embedded across BPM, T&D and corporate functions to lift productivity and quality

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Company Overview

Global Leader in Outsourcing Solutions

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Corporate

- Subsidiary of Digitide Solutions, backed by Fairfax Holdings (Canada)
- **25 years** of Global BPO service Excellence
- Global client relationships spanning Fortune 100 companies and industry leaders

Tech & Digital (T&D)

- **~51.1 lakh** employee records processed in Q2 FY27– clear market leadership
- **5,00,000+** monthly employee self service portal log-ins
- Continued investments in Tech/AI & Product upgrades

Business Process Management (BPM)

- Continued strong service delivery with topping of partner league tables for several customers
- Journey from Operations to business value adds including Digital/ AI tools
- **More than 2 decades** of delivering Global Business Solutions

Tech & Digital - Market Leader in HRO Services | BPM - Adding tangible Business value

Global Delivery Footprint Across India, Philippines and US





Chennai (HQ), Bangalore, Noida, *India – ~4,000 Seats*

- Hindi
- English
- Tamil
- Telugu
- Kannada
- Malayalam
- Marathi
- Punjabi
- Gujarati
- Bengali
- Odia



Manila, *Philippines – ~1,750 Seats*

- Mandarin
- Spanish
- Japanese
- German
- Turkish
- French
- English
- Arabic
- Portuguese
- Malay
- Bahasa-Indonesia
- Italian
- Polish



New Jersey, *USA*

- Holding company India, Subsidiaries - US & Manila.
- Manila - Multi-lingual hub offering 12+ International languages using native speakers.

T&D: Leading and growing provider of HR & Payroll Services

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HR Services

- On-boarding
- Employee Info Store
- Postings
- Exits
- Performance management
- Employee self service

Leave & Attendance

- Leave Mgt. with ESS & Workflow
- Time Management, Shifts, OT
- Attendance Processing

Payroll

- Global & Configurable Payroll
- Tax Engines
- Payroll Statutory & Control Reports
- Payroll compliance

Reimbursement System

- Travel Requisition with workflow
- Alerts to Travel Desk, Admin
- Travel Claims & Vouching
- Settlements

HRMS & Eco-system

- Hire-to-Retire HRMS integrated with a product eco-system supported by best-in-class partners

Retirals

- PF Trust Accounting
- Loans
- Investments

Alldigi 360 Suite
New AI-native foundational platform — HRMS, ESS , Payroll & Analytics as one contemporary solution with seamless data flow.

buzzily
SmartHR for SME/ SaaS

Smart Pay
Manage & deliver powerful & accurate payroll every time

Smart Stat
Tackle complex payroll compliances backed by technology

BPM: Cutting edge Digital Business Services offerings

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Customer Experience Management

- Omni-channel, Chatbots & Robotic Process Automation
- Customer & Tech Support
- Customer Acquisition

Collections – Verticalized Capabilities

- Debt Collections
- Fraud Detection & Risk Management

Insurance

Retirement wealth management BPO Services, Insurance BPaaS

Healthcare

RCM, Patient Care, Healthcare BPaas

Transaction Processing

- Back-office Services
- Seller Support Services
- Credit Adjudication

Compliance

- Accounts Receivable
- Accounts Payable
- Account Research
- Mortgage Services



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Way Forward

Strategy Update: Building Momentum Through Global Sales Expansion

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Leadership & Sales strengthened in Q2FY27

1. **Chief Business Officer** — Appointed to lead BPM growth and execution
2. **Enterprise Sales Leader** — T&D sales team rebuilt; separate Enterprise and small and medium Business (SMB) teams
3. **Southeast Asia Sales** — Dedicated BPM sales executive appointed
4. **T&D Practice Team** — Set up to strengthen presales, solutioning and product depth

BPM US
Expand & Grow — On track

- **New logos:** US sales team expanded under the new leadership.
- **Existing accounts:** growth led by key BFSI accounts

BPM India
Improve Margin / Exit — On track

- **Portfolio exit:** exited from a low-margin account as planned
- **Margin uplift:** improving margins in other accounts through efficiencies and pricing actions

BPM Rest of World
Sustain & Grow — On track

- **New e-commerce client:** new service line of build-operate-transfer model intiated; customer service mandate added
- **Southeast Asia:** dedicated sales coverage in place

T&D India
Expand & Grow — On track

- **Sales:** separate SMB and enterprise sales team with separate leaders.
- **Alldigi 360 and analytics :** launched in Oct 26.

T&D Rest of World
Sustain & Grow — On track

- **Europe:** large contract awarded by a global consumer goods company; final signing in progress
- **Philippines:** won 5 logos

BPM International: Growing by Selling Outcomes, Not Seats, with AI Built In

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₹92.8 Cr
International BPM revenue, Q2 FY27

+12.6%
International BPM growth, YoY

83%
Share of BPM revenue from international

Our approach
Sell outcomes, not seats, in customer experience, healthcare and insurance, with AI built into delivery

WHERE GROWTH COMES FROM

What we sell	How we grow	Where we start today
Healthcare revenue cycle: Revenue cycle work for hospitals, clinics, ambulatory, dental and imaging	Steady flow of new provider logos	Established US healthcare clients
Insurance back office: Property and casualty operations, sold with T&D	Expand to new insurance clients	Live with a US insurer; more in discussion
Sales, service and collections: First-party collections and customer experience, with AI partners	Outcome-based pricing	Outcome-priced models already winning deals
New logos through partners: Any of the three services, sold with a sales partner	Large deals through partner channels	Sales partner onboarded
Growth in existing accounts: AI-led repricing and cross-sell into today's clients	Deeper reach into large accounts	Several large US accounts with room to grow
Southeast Asia: Customer experience and data operations for regional clients	New regional accounts	Growing with a large e-commerce client

AI-INFUSED BPM

One standard AI stack virtual agents · bots · sentiment analysis Agentic AI by industry: **Banking** collections and lending **Healthcare** revenue cycle **Manufacturing** lead generation

INTERNATIONAL

30+
AI capabilities

US consumer lending client
Collections, back office, customer service and verification: conversational bots, fraud and propensity models
Being rolled out · gain-share model with the client

INTERNATIONAL

20+
AI capabilities

US healthcare client
Pre-authorisation, scheduling, medical coding, claims, denial prediction and collections
Being rolled out · gain-share model with the client

T&D roadmap FY27–FY30: Three Phases to a Global HR and Payroll Platform

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PHASE 1 · FAST-FORWARD Oct 2026 – Mar 2027

- **Products:** Alldigi 360 suite for SMB and mid-market in India; go-live
- **Payroll engines:** modernise existing Southeast Asia engines; begin new Asia-Pacific markets
- **Integrations:** build skills and training on leading global HCM platforms
- **AI:** agentic checks built into our payroll quality tools

Milestone · Mar 2027
Alldigi 360 SMB scaling; Southeast Asia engines modernised

PHASE 2 · SCALE FY28

- **Products:** Alldigi 360 for large enterprises; launch in the Philippines, then the Middle East
- **Payroll engines:** first wave of new countries live; second wave begins
- **Integrations:** connectors to global HCM platforms go live
- **Hubs & modules:** regional hubs in Asia, Middle East, Europe and US; performance module built

Milestone · Mar 2028
First wave live at target accuracy; most HCM modules live

PHASE 3 · GLOBAL FY29 – FY30

- **Payroll engines:** second wave live; third wave across Europe and the Americas
- **Agentic AI:** AI-run payroll with human approval across clients
- **Modules:** complete HCM suite, including workforce planning, career and succession
- **Global payroll:** delivered alongside leading HCM platforms in every country we serve

FY30 end state
A global HR and payroll platform, delivered at scale

WHERE WE ARE INVESTING

1	**Alldigi 360 and agentic AI**	SMB and mid-market first; enterprise edition next
2	**Payroll engines**	Modernise Southeast Asia; new countries in three waves
3	**Global HCM integrations**	Skills, training and certified connectors
4	**Regional hubs**	Asia, Middle East, Europe and US, opened in stages
5	**HCM modules**	Build performance and goals; extend via partnerships

HOW WE WILL TRACK PROGRESS

Measure	Today	FY30 direction
Employee records processed a month	~17 lakh	**Scale up**
Payroll accuracy	99.90%	**Sustain ≥99.9%**
HCM modules on Alldigi 360	Full suite	**Modular implementations**
Global HCM platform integrations	Available	**Live at scale**
Countries served on own payroll engines	Asia-Pacific base	**Global/Partner**

Alldigi 360: AI-Powered HR platform launched in India; targeting two more markets in FY28

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Alldigi 360

AI-powered Human Capital Management platform

One Move
Everything Connects

Brings core HR processes into one connected platform, making processes simpler, connecting the employee experience and making the full employee lifecycle easier to manage.

Recently launched in India
Full HR suite, including payroll

One platform across the employee lifecycle

- Core HR
- Employee Self-Service
- Time & Attendance
- Leave
- Payroll
- Performance
- Onboarding
- Help Desk
- Reimbursement
- Alumni Workflows

Rollout plan

1 · INDIA

Now: Alldigi 360 Business for SMB and mid-market (10–1,000 staff)
Next: Alldigi 360 Enterprise for 1,000+ staff
Built for: PF, ESI, PT, TDS

2 · PHILIPPINES

When: FY28
Why: existing Manila delivery centre and local payroll capability
Built for: SSS, PhilHealth, Pag-IBIG, BIR

3 · MIDDLE EAST

When: FY28, UAE first, then Saudi Arabia
Why: fast-growing demand for HR technology
Built for: WPS, GOSI, Mudad, Nitaqat, Arabic

Why it matters

Platform-led growth
Adds technology-led revenue to our payroll business

Deep payroll expertise
With 51.1 lakh employee records processed in Q2 FY27

AI at the core
AI-native design, with automation across HR workflows

Buzzily 2.0: One Cloud Product for HRMS, Self-Service and Payroll

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Buzzily 2.0

Integrated HRMS, self-service and payroll in one cloud product

Two Apps
One Product

Brings our HRMS and payroll applications together in one cloud product, ending manual data sync between systems, cutting errors and giving users a refreshed experience.

Launched in May 2026
Built for enterprise clients

One product across HR, self-service and payroll

- Onboarding & Exits
- Employee Records
- Leave & Attendance
- Time & Shifts
- Employee Self-Service
- Payroll
- Tax Engines
- Statutory Reports
- Loans & Investments
- Reimbursements & Travel

Why it matters

One source of truth
Single data flow ends manual sync and reduces errors

Enterprise-ready
Managed service with new connectors to client systems

AI-native
Built with AI and automation across HR and payroll

Alldigi 360- Analytics: End-to-End HR Analytics with One View of HR Data

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Alldigi 360- Analytics

End-to-end HR analytics and insights

One View.
Better Decisions.

Our own analytics and insights product, giving enterprises one view across their HR and payroll data so leaders can spot trends and act faster.

Launched in October 2026
Three planned releases: V1 (Version-1) to V3

What HR leaders can see in one place

- Headcount & Movement
- Attrition
- Payroll Cost
- Pay Variance
- Attendance
- Leave Trends
- Overtime
- Statutory Compliance
- Diversity
- Custom Dashboards

Why it matters

More value per client
Adds analytics to our existing payroll relationships

Built in-house
Full control over features, quality and roadmap

AI-native
AI-led insights on top of HR and payroll data



Business & Financial Performance Highlights

Q2 FY27: YoY Revenue up 4.0%, EBITDA up 28.5% , PAT up 50.9%

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Financials

In ₹ Cr	Q2 FY26	Q1 FY27	Q2 FY27	QoQ	YoY	H1 FY26	H1 FY27	YoY
Revenue	147.4	150.3	153.3	↑ 2.0%	↑ 4.0%	291.3	303.6	↑ 4.2%
EBITDA	36.0	41.4	46.3	↑ 12.0%	↑ 28.5%	72.6	87.7	↑ 20.8%
EBITDA %	***24.4%***	***27.5%***	***30.2%***			***24.9%***	***28.9%***	
PAT	17.6	18.1	26.6	↑ 46.7%	↑ 50.9%	32.5	44.7	↑ 37.5%
PAT %	***12.0%***	***12.1%***	***17.3%***			***11.2%***	***14.7%***	
OCF	33.4	33.1	37.1	↑ 11.8%	↑ 11.0%	53.5	70.2	↑ 31.3%
OCF to EBITDA conversion	***92.6%***	***80.2%***	***80.0%***			***73.7%***	***80.1%***	
Cash & Liquid Funds	136.7	160.5	127.2	↓ -33.3	↓ -9.4	136.7	127.2	↓ -9.4
DSO (days)	77 days	77 days	74 days	↓ 3 days	↓ 3 days	79 days	76 days	↓ 3 days

- Revenue up 4.0% YoY to ₹153.3 Cr; with T&D revenue share up by 12.9% YoY
- EBITDA up 28.5% YoY to ₹46.3 Cr at a 30.2% margin, up 576 bps YoY
- PAT up 50.9% YoY to ₹26.6 Cr; DSO improved 3 days YoY to 74 days in Q2 FY27
- Cash & Liquid reduced on account of payment of dividend in Q2 FY27

Q2 FY27: Tech & Digital revenue up 12.9% YoY at a 43.9.% margin, BPM steady at 73% of mix

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Segment Overview

Revenue	Q2 FY26 ₹ Cr	Q2 FY26 Mix	Q1 FY27 ₹ Cr	Q1 FY27 Mix	Q2 FY27 ₹ Cr	Q2 FY27 Mix	QoQ	YoY
BPM	**110.5**	*75.0%*	**109.7**	*73.0%*	**111.6**	*72.8%*	1.8%	1.0%
Tech & Digital	**36.9**	*25.0%*	**40.6**	*27.0%*	**41.7**	*27.2%*	2.7%	12.9%
Total	**147.4**	*100%*	**150.3**	*100%*	**153.3**	*100%*	2.0%	4.0%

Segment Margin*	Q2 FY26 ₹ Cr	Q2 FY26 %	Q1 FY27 ₹ Cr	Q1 FY27 %	Q2 FY27 ₹ Cr	Q2 FY27 %	QoQ change	YoY change
BPM	**12.8**	*11.6%*	**13.1**	*11.9%*	**17.5**	*15.6%*	33.5%	36.5%
Tech & Digital	**14.7**	*39.7%*	**17.4**	*42.9%*	**18.3**	*43.9%*	5.0%	24.7%
Total	**27.5**	*18.6%*	**30.5**	*20.3%*	**35.8**	*23.3%*	17.3%	30.2%

Tech & Digital at 27.2% of revenue, International at 70% in Q2 FY27

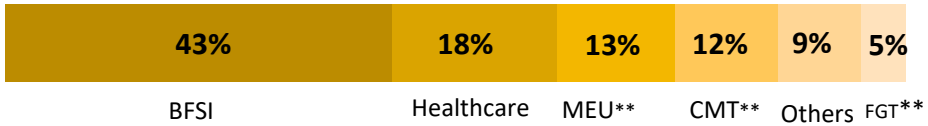
By Service



By Geography



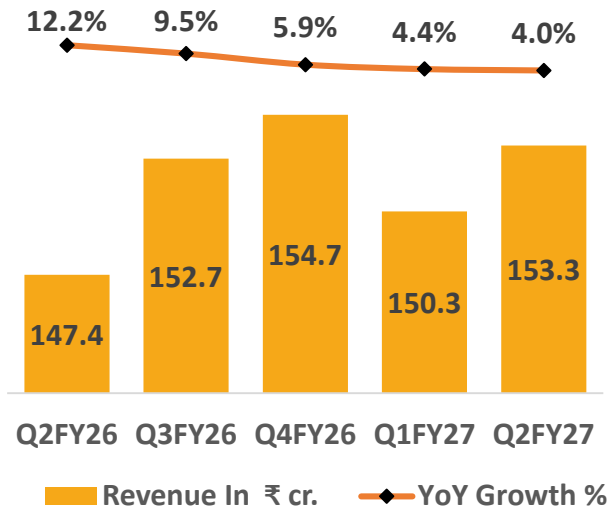
By Industry



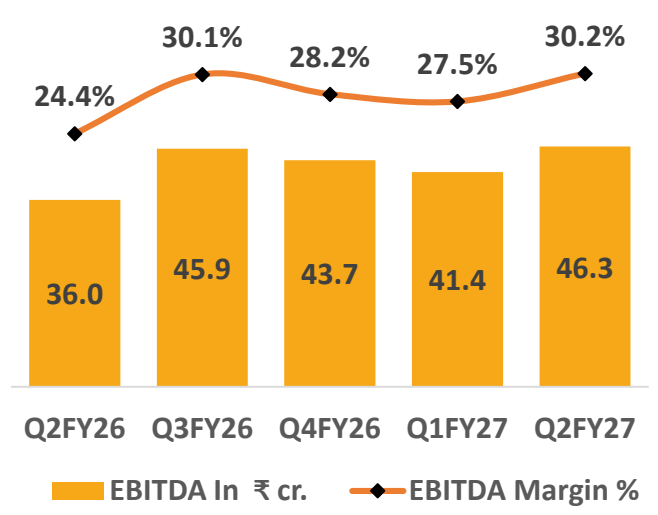
*Note: *Segment Margin is excluding unallocated corporate costs;*
***MEU = Manufacturing, Energy and Utility, CMT = Communication Media & Telecom & FGT = Fast Growth Tech*

Q2 FY27: Healthy Margins and Strong Cash Conversion Underpin ₹153.3 Cr Revenue

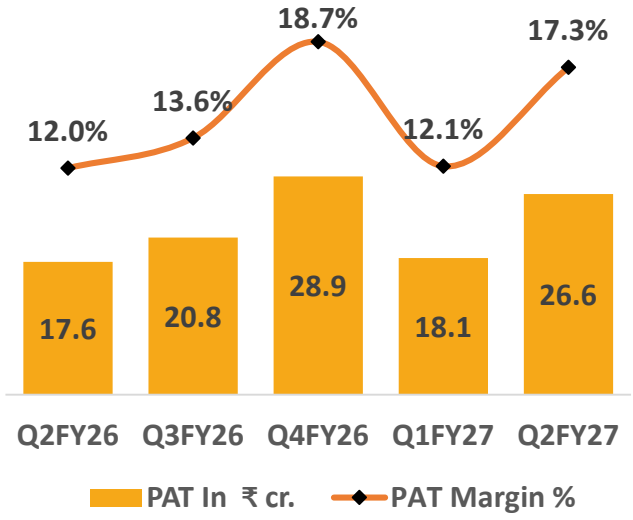
Revenue & YoY Growth



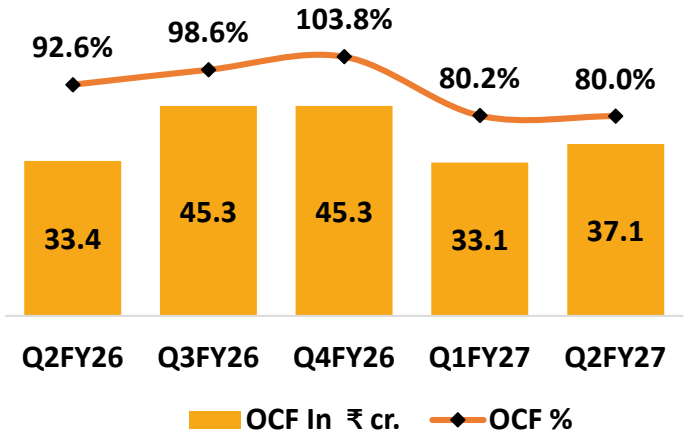
EBITDA & EBITDA Margin



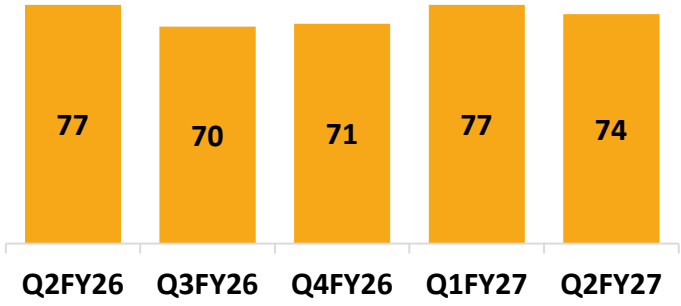
PAT & PAT Margin



OCF & OCF Conversion%



Days Sales Outstanding (Billed + Unbilled)

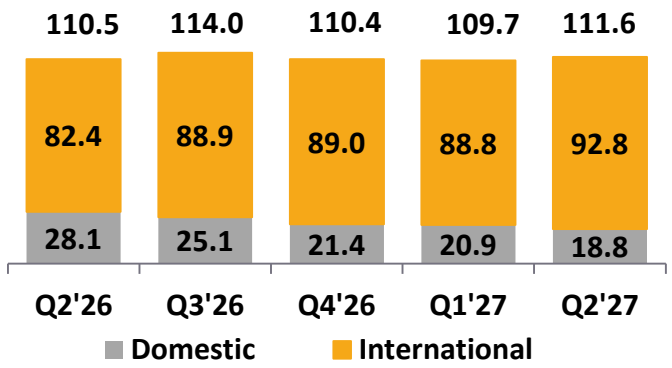


- Revenue grew 4.0% YoY, with International revenue increasing 15.1% YoY
- Reported EBITDA up 28.5% YoY Primarily linked to better revenue mix
- OCF higher in QoQ due to improved collection of debtors in Q2'27
- DSO days improved by 3 days YoY on account of improved collections
- PAT improved in QoQ, primarily on account of linked to operational efficiencies and taxes.

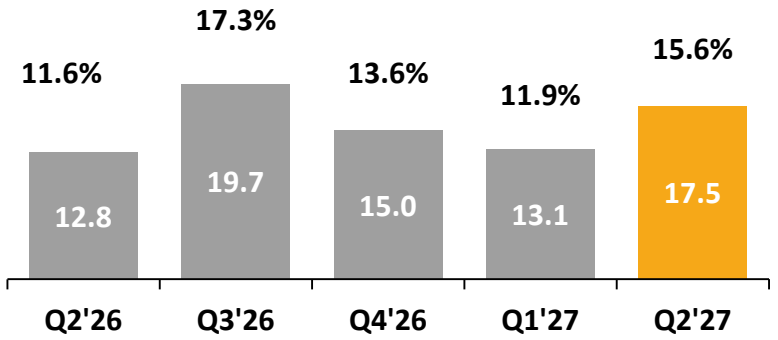
Note: All figures are in ₹ Cr unless stated

Q2 FY27: T&D Sustains 44%+ Margins While BPM's International Mix Rises to 83%

BPM: Revenue (₹ Cr)

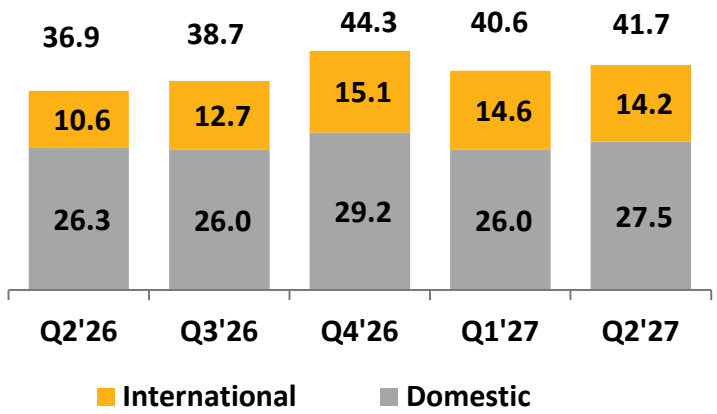


BPM: Segment Margin (₹ Cr) & (%)

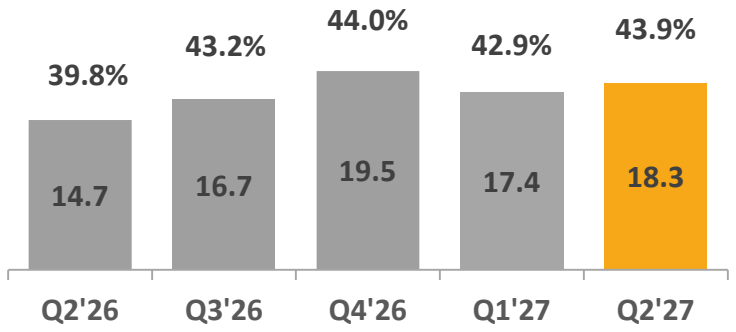


- **Revenue:** ₹111.6 Cr, up 1.0% YoY and 1.8 % QoQ
- **International:** ₹92.8 Cr, up 12.6% YoY; now 83% of BPM vs 75% in Q2 FY26
- **Domestic:** down 33% YoY as we exit low-margin work
- **Segment margin:** : ₹17.5 Cr ,margin at 15.6%, up 407 bps YoY and 373 bps QoQ

T&D: Revenue (₹ Cr)



T&D: Segment Margin (₹ Cr) & (%)

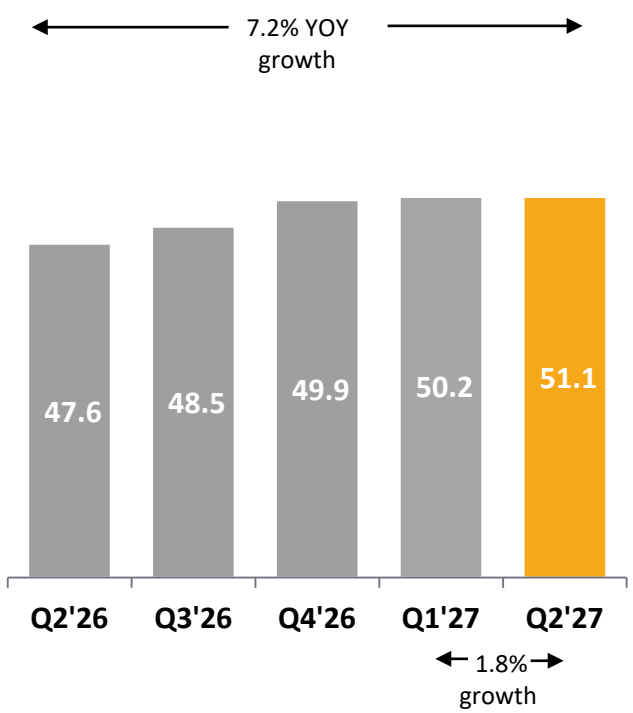


- **Revenue:** ₹41.7 Cr, up 12.9% YoY and 2.7% QoQ
- **International:** ₹14.2 Cr, up 34.5% YoY
- **Domestic:** ₹27.5 Cr, up 4.2% YoY
- **Segment margin:** ₹18.3 Cr, up 24.7% YoY; margin at 43.9%, up 416 bps YoY

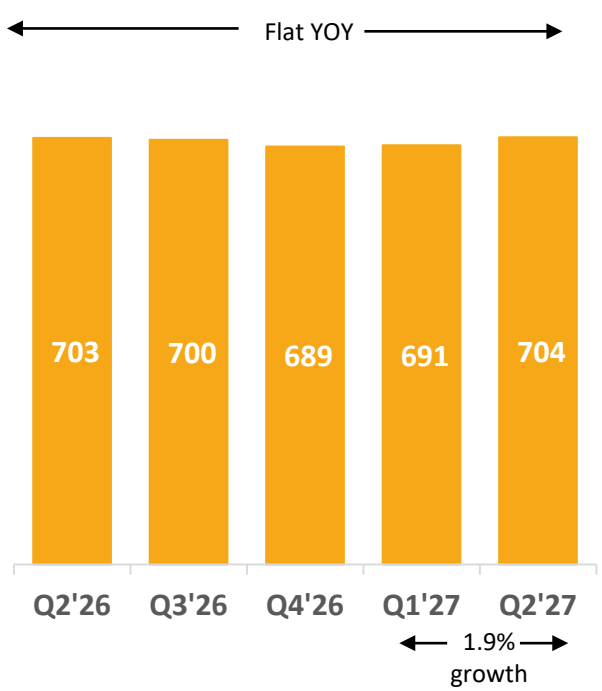
Note: All figures are in ₹ Cr unless stated

Q2FY27 Operating Leverage: Employee Records Growth with Stable T&D FTE Base

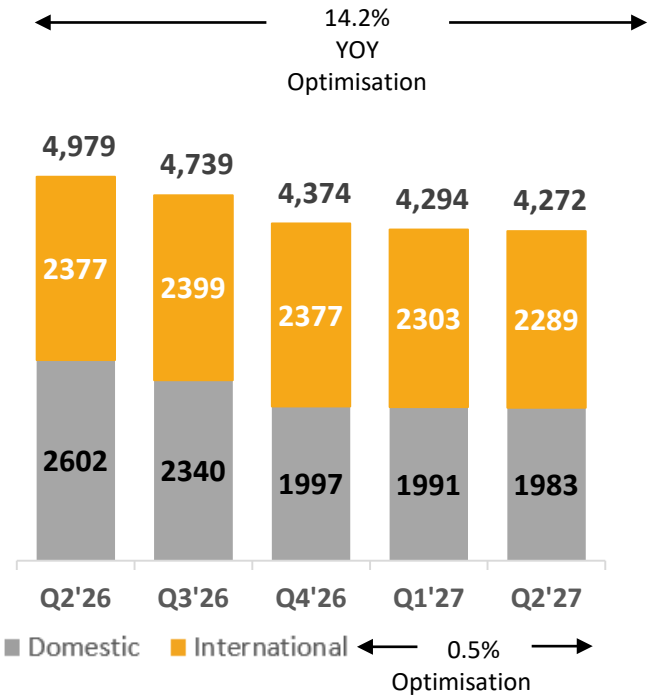
Employee records processed (In Lakh)



Tech & Digital FTE (Avg Count)



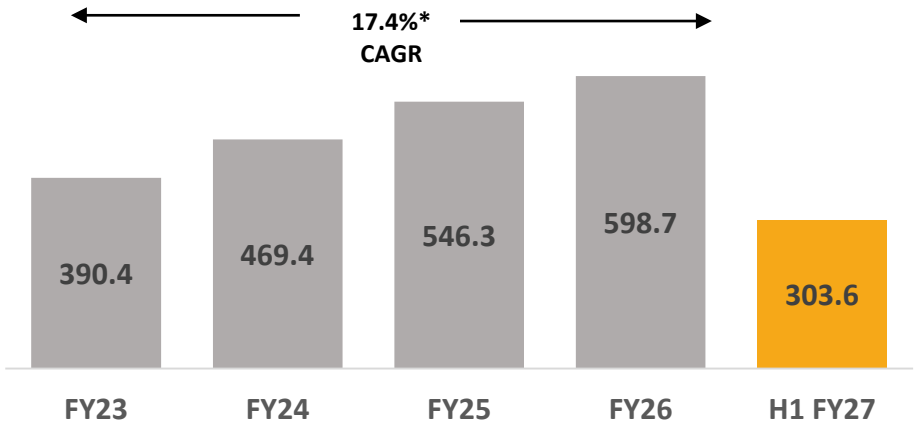
BPM FTE (Avg Count)



- T&D employee records processed up by 7.2% YoY & 1.8% QoQ
- T&D FTE is flat in YoY
- BPM FTE optimization by 14.2% YoY

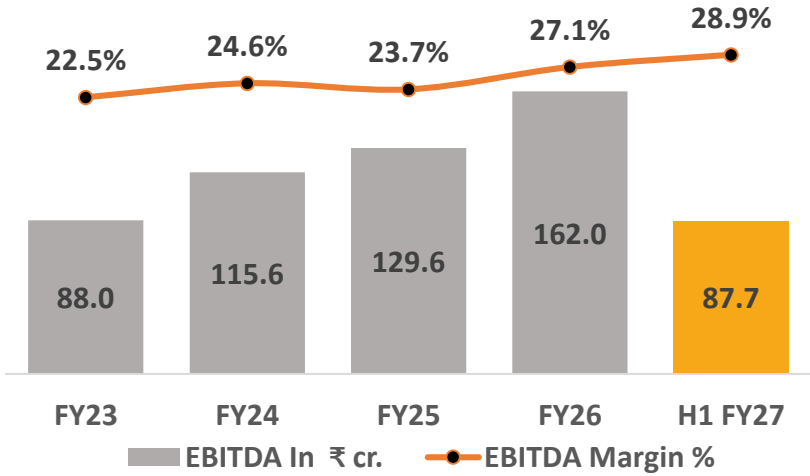
Revenue Grew at a 17.4% CAGR between FY23 to FY26, EBITDA margin continues to expand

Revenue (In ₹ Cr) & YoY Growth (%)

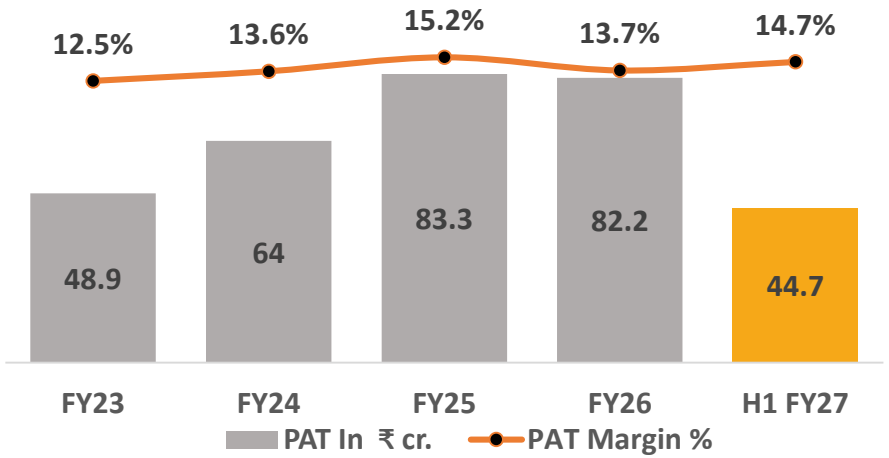


*CAGR Ex LLC divestment

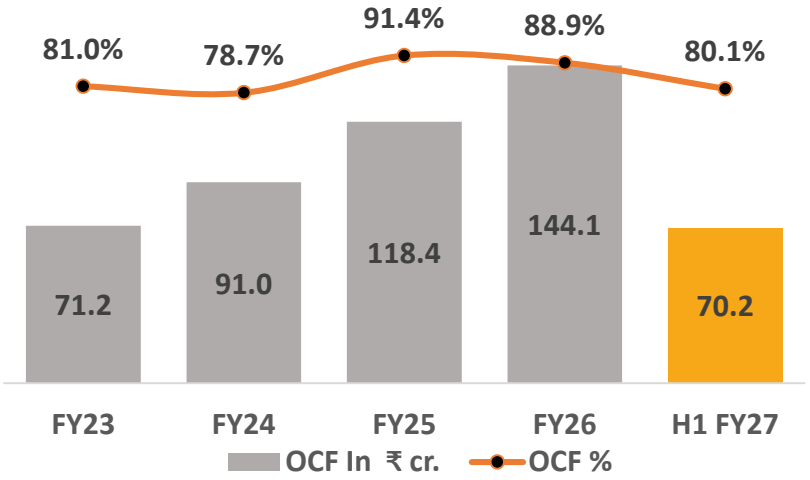
EBITDA (In ₹ Cr) & EBITDA Margin (%)



PAT (In ₹ Cr) & PAT Margin (%)



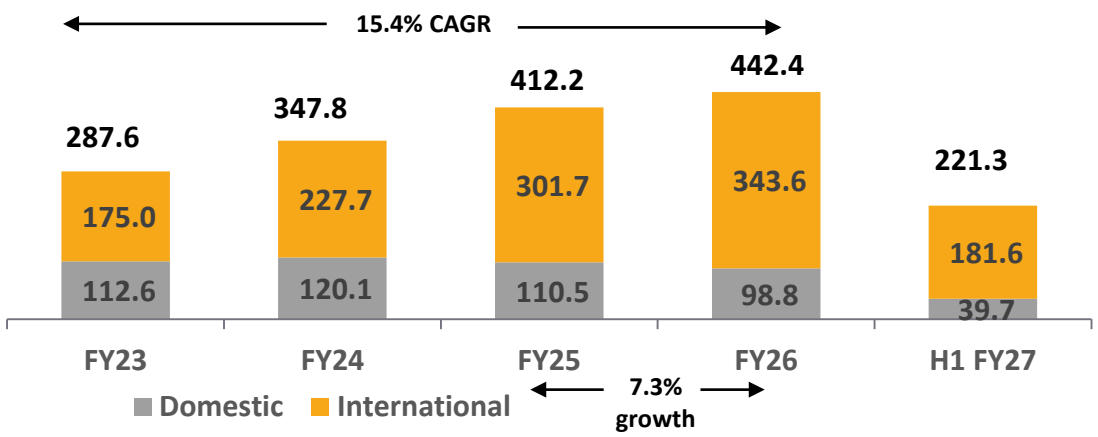
OCF (In ₹ Cr) & EBITDA to OCF Conversion%



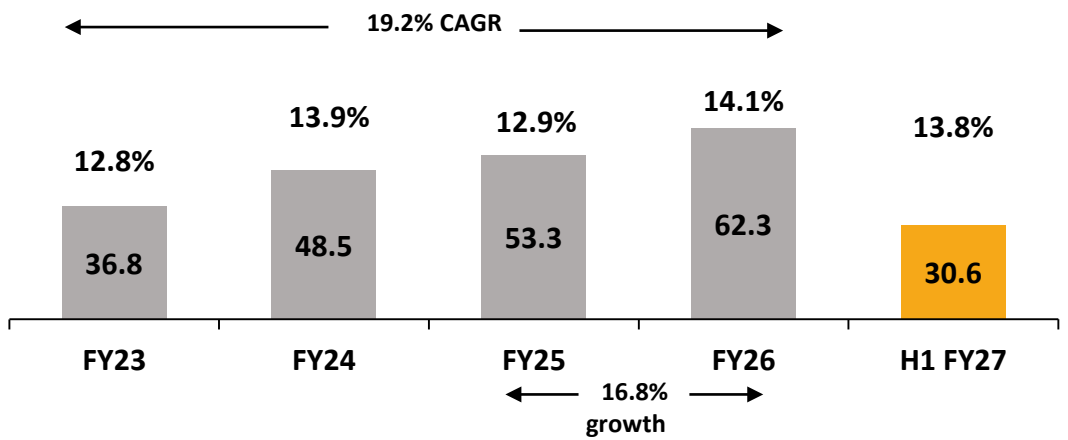
Note: All figures are in ₹ Cr unless stated

Segment margin growth have outpaced revenue growth across both BPM and Tech & Digital

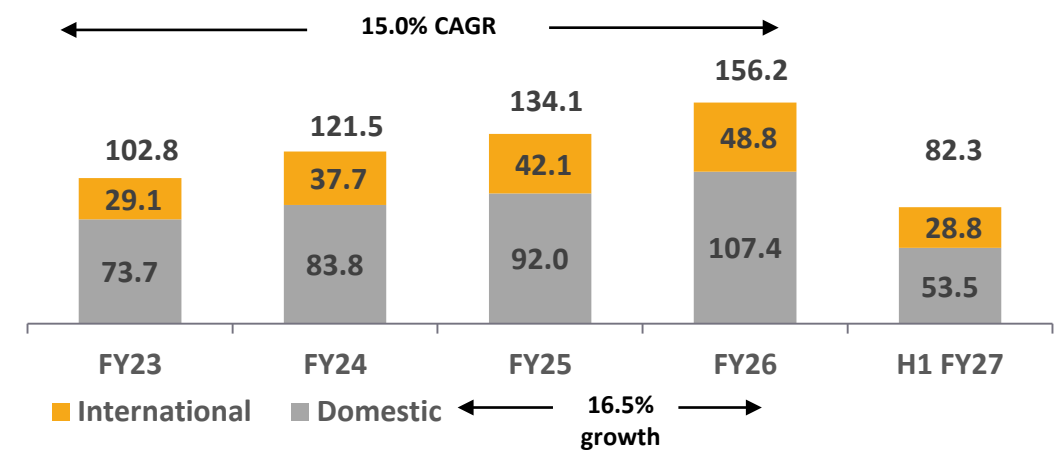
BPM: Revenue (₹ Cr)



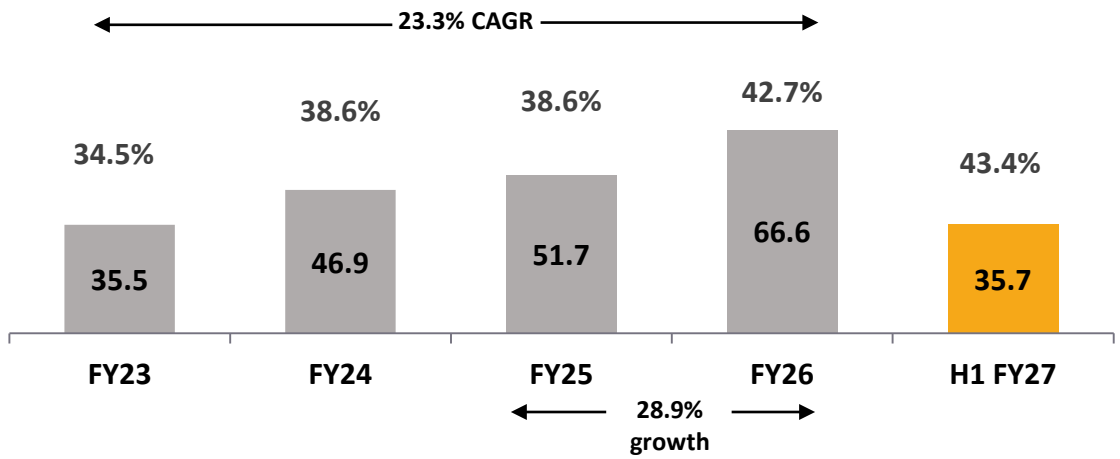
BPM: Segment Margin (₹ Cr) & (%)



T&D: Revenue (₹ Cr)



T&D: Segment Margin (₹ Cr) & (%)



Note: All figures are in ₹ Cr unless stated



Annexures

Income Statement

Particulars (in ₹ Cr)	Q2 FY26	Q1 FY27	Q2 FY27	QoQ	YoY	H1 FY26	H1 FY27	YoY
Revenue from operations	**147.4**	**150.3**	**153.3**	**2.0%**	**4.0%**	**291.3**	**303.6**	*4.2%*
Employee benefits expense	83.1	82.7	77.3	-6.5%	-7.0%	167.3	159.9	*-4.4%*
Other expenses	28.3	26.3	29.7	13.1%	4.9%	51.5	56.0	*8.8%*
EBITDA	**36.0**	**41.4**	**46.3**	**12.0%**	**28.5%**	**72.6**	**87.7**	*20.8%*
EBITDA Margin %	*24.4%*	*27.5%*	*30.2%*	*268bps*	*576bps*	*24.9%*	*28.9%*	*396bps*
Depreciation & amortisation	14.8	16.0	15.4	-4.3%	3.4%	28.3	31.4	*11.1%*
Finance Cost	2.1	3.7	3.4	-8.4%	61.4%	4.0	7.1	*76.8%*
Other Income	-1.9	-3.1	-2.3	-25.2%	20.0%	-4.8	-5.3	*10.4%*
Exceptional Items	0.0	0.0	0.0	0.0%	0.0%	0.0	0.0	*0.0%*
PBT	**21.0**	**24.7**	**29.8**			**45.1**	**54.5**	
Tax	3.4	6.5	3.3	-50.2%	-3.3%	12.6	9.8	*-22.4%*
PAT	**17.6**	**18.1**	**26.6**			**32.5**	**44.7**	
PAT Margin %	*12.0%*	*12.1%*	*17.3%*	*528bps*	*539bps*	*11.2%*	*14.7%*	*356bps*

Balance Sheet

Particulars (in ₹ Cr)	As on 30th Sep 25	As on 30th Sep 26
Assets		
PPE, CWIP and Other intangibles	44.1	57.5
Right-of-use assets	76.8	145.4
Goodwill	0.0	0.0
Other non-current assets	26.0	32.0
Non-current assets	**146.9**	**234.9**
Trade receivables and Unbilled	75.2	79.5
Cash and cash equivalents	51.4	101.0
Other current assets	139.1	85.8
Current assets	**265.7**	**266.4**
Total Assets	**412.5**	**501.3**
Equity and Liabilities		
Total Equity	**247.6**	**253.1**
Borrowings-non current	0.0	0.0
Lease liabilities-non-current	60.6	128.5
Other non-current liabilities	11.3	16.1
Non-current liabilities	**71.9**	**144.6**
Borrowings-current	0.0	0.0
Lease liabilities-current	21.2	24.8
Other current liabilites	71.8	78.8
Current liabilities	**93.0**	**103.6**
Total Equity and Liabilities	**412.5**	**501.3**

Cashflow

Particulars (in ₹ Cr)	As on 30th Sep 25	As on 30th Sep 26
Cash flows from operating activities		
Profit before tax	**45.1**	**54.5**
Non Cash Expenses/ (Income)	25.6	34.7
Changes in operating assets and liabilities	-4.4	-10.5
Cash generated from operations	**66.4**	**78.7**
Income taxes paid	-12.9	-8.5
Net cash flows from operating activities (A)	**53.5**	**70.2**
Cash flows from investing activities		**-**
Capex (net)	-20.7	-25.9
Interest received	-2.1	-2.8
Bank Deposits/ Mutual funds	-1.2	36.1
Profit on sale of PPE	-	-
Net cash from / (used in) investing activities (B)	**-24.0**	**7.4**
Cash flows from financing activities		**-**
Repayments of Borrowings		-
Proceeds/(repayments) from/(of) leases	-13.4	-13.2
Payment of dividend	-45.7	-45.7
Interest paid	-3.5	-6.3
Net cash from / (used in) Financing activities (C)	**-62.6**	**-65.1**
Net increase /(decrease) in cash and cash equivalents (A+B+C)	**-33.1**	**12.5**
Effect of exchange differences on cash & cash equivalents held in foreign currency	2.50	-0.04
Cash and cash equivalents at the beginning of the period	81.4	84.7
Cash and cash equivalents at the end of the period	**50.8**	**97.1**

Case Study: Digital-First Collections for a US Consumer Lender

alldigi tech
A digitide company

A predictive, digital-first collections model that reaches more customers from numbers they answer

PROBLEM STATEMENT

On a mobile-first consumer credit book, outbound calls were flagged as spam and accounts were worked in arrival order. The lender needed more recovery without adding call volume, headcount or compliance risk.

BUYING CENTRE

Head of Collections and Recovery

Runs recovery on a consumer credit book through a ranked panel of agencies.

CHALLENGES

Carrier spam labels on the outbound numbers ended most calls before customers heard anything.

All accounts sat in one queue, so expired cards got the same effort as accounts likely to pay.

There was no view of who was likely to pay or when, so treatment could not be matched to each customer. Contact and conversion were both near 1%, and more calling could not fix that.

OUR SOLUTION

Alldigi changed what happens before contact. With a caller-reputation partner, spam labels were removed from the outbound numbers and branded caller ID went live.

Every account is scored for propensity to pay, expected pay date and risk, and the score sets priority, time of day, channel and treatment. Where consent allows, email and SMS with a payment link go first and a voice bot handles standard contact, leaving collectors for disputes, hardship and settlements.

US debt-collection rules, call-frequency limits, calling hours and consent rules run as stops inside the dialler. Call recordings are scanned, and any breach reaches quality the same day.

OUTCOMES

+35%
right-party contact

+20%
conversion of contacts into payment

$59.5M
collected; ~33% more on digital

Zero
compliance issues; quality above 94%

Case Study: An AI-Enabled Assisted Captive in Manila for a Global E-Commerce Client

alldigi tech
A digitide company

An assisted captive that gives a global e-commerce client its own AI-enabled Manila centre within a year

PROBLEM STATEMENT

The client's customs-coding and AI data work in Manila was outsourced. It wanted its own centre there, backed by a clear business case and without losing the people already doing the work.

BUYING CENTRE

COO / VP Global Operations

Runs customs coding and AI data work for cross-border shipping.

CHALLENGES

Setting up a captive in the Philippines means getting licences, forming an entity, finding Grade-A economic-zone space and following local labour rules. Incentive rules have also changed recently, so older plans could miss them.

The customs-coding and data-labelling team needed AI skills. Each customs code decides the duty paid, so a wrong code means the wrong duty or a delayed shipment.

OUR SOLUTION

Alldigi is setting up the Manila centre through an assisted captive model in four steps: build, operate, transform and switch over.

Build: Alldigi prepares the business case, site, entity, tax and people plan, with a firm Day 1 in four to six months. The team already doing the client's work forms the core.

Operate and transform: Alldigi runs the centre and uses AI to speed up hiring. HR, legal and finance run on bots and agents rather than added headcount, and AI improves coding efficiency, so the centre needs fewer people.

Switch over: all staff move to the client's own entity, giving it full control of the centre with no attrition risk.

TARGET OUTCOMES

4 - 6 months
to a firm Day 1 in Manila

12 months
to a client-owned, AI-enabled centre

~70 for 100
people needed for work planned for 100

100%
of staff move to the client's entity

Case Study: AI-Led Payroll Input Automation For a Leading Payroll Services Provider

alldigi tech
A digitide company

An AI platform that reads and validates payroll inputs from hundreds of client companies

PROBLEM STATEMENT

Hundreds of client companies sent payroll inputs as spreadsheets and emails in their own formats. Teams re-keyed thousands of rows each cycle against tight monthly cut-offs, where one wrong figure could affect an employee's pay.

BUYING CENTRE

Head of Payroll Service Delivery

Runs payroll for hundreds of client companies and answers for accuracy, service levels and compliance.

CHALLENGES

Every client sent payroll data in a different Excel or email format, and teams re-entered thousands of rows into the payroll system each cycle. Monthly cut-offs left little time to check and fix errors.

One wrong bank account or salary figure directly affected an employee's pay. PAN, Aadhaar and bank details needed strict protection, and no one could trace a payroll outcome back to the client's input file.

OUR SOLUTION

Alldigi built PRISM, a multi-tenant AI platform that takes payroll inputs by email, secure file transfer and API. AI classifies each file, extracts the data, maps each client's own column headers and validates every record against the payroll system.

Client-specific templates and rules handle master changes, bank updates, salary revisions, attendance and resignations. Future-dated changes are held for the correct pay period.

Employee personal data is masked before it reaches the AI model, each client has its own database and sensitive fields are encrypted. Validated records move to the payroll engine, with dashboards, plain-language error reports and one-click reprocessing.

OUTCOMES

95%
first-time-right data, up from ~80%

65%
less manual effort on payroll inputs

35,000+
records processed in a single batch

100s
of client entities, each kept separate



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A digitide company

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