November 5, 2026

To,

BSE Limited	**National Stock Exchange of India Limited**
Corporate Relationship Department,	Exchange Plaza, 5th Floor, Plot No C/1,
Phiroze Jeejeebhoy Towers,	G Block, Bandra-Kurla Complex,
Dalal Street, Mumbai 400 001	Bandra (East), Mumbai - 400 051
Scrip Code: 540735	**Symbol: IRIS**

Dear Sir / Madam,

Sub: Presentation of Earnings Call under Regulation 30 read with Schedule III of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Pursuant to Regulation 30 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, a copy of the Earnings Call Presentation that will be made by IRIS RegTech Solutions Limited ("the Company") on Friday, November 6, 2026 is enclosed herewith.

This is for the information of the Exchanges and the Members of the Company.

We hereby request you to take the above information on record.

Thanking You.

Yours faithfully,

For **IRIS RegTech Solutions Limited**

SANTOSHKUMAR JAISHANKER SHARMA

Digitally signed by SANTOSHKUMAR JAISHANKER SHARMA
Date: 2026.11.05 19:39:09 +05'30'

Santoshkumar Sharma
Company Secretary & Compliance Officer
(ICSI Membership No. ACS 35139)

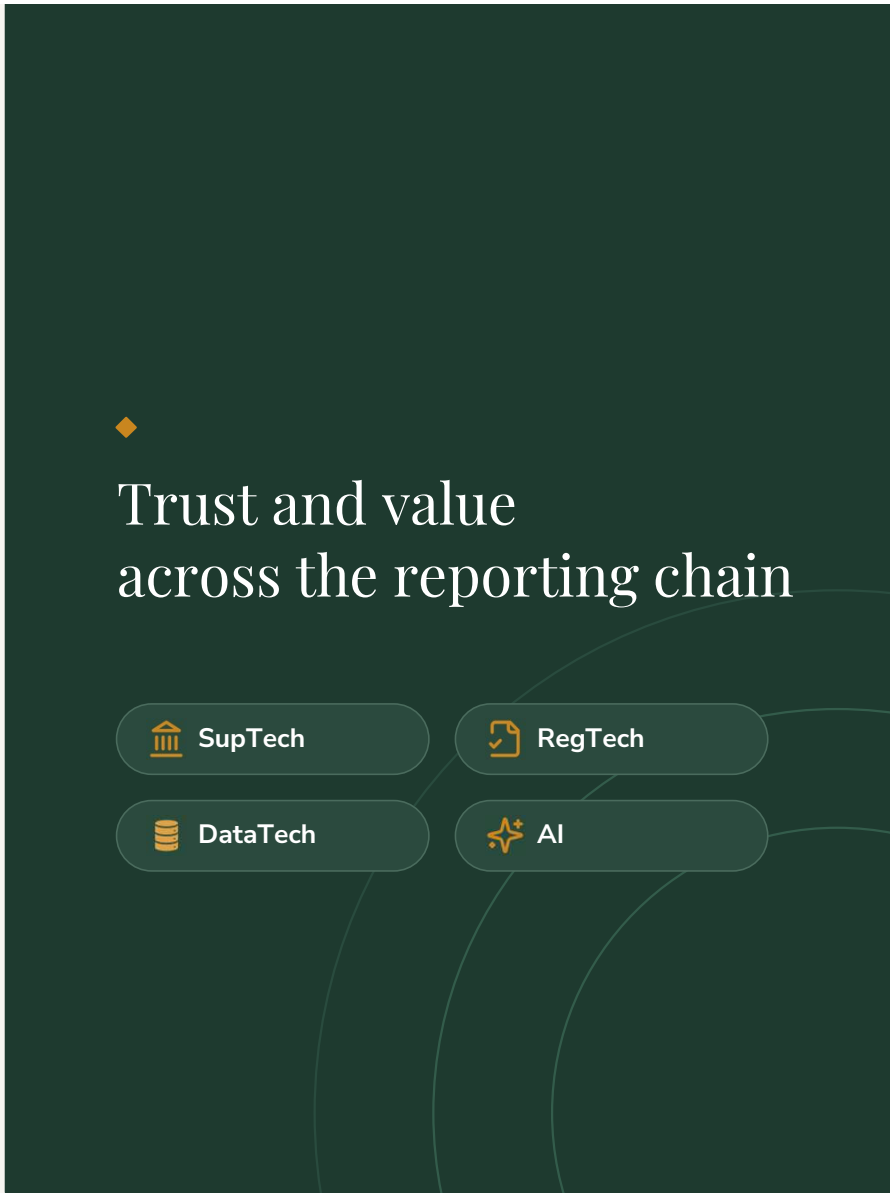
Encl.: - As above

IRIS REGTECH SOLUTIONS LIMITED · BSE | NSE

Investor Presentation

Q2 & H1 FY27

5th November 2026



OVERVIEW

Q2 & H1 FY27 at a glance

H1 FY27 REVENUE	ARR · 30 SEP 26	REGULATORS SERVED	COUNTRIES
₹ 7,617	₹ 9,260	30+	55+
▲ 32% YoY	▲ 27% since Mar		
vs ₹ 5,749 in H1 FY26	vs ₹ 7,310 as on 31 Mar 26	across geographies	26 live deployments

THREE BUSINESSES, ONE REGULATORY KNOWLEDGE BASE

SupTech

Digital platform for regulators to collect data and build intelligence.

RegTech

Two products, one reporting platform: IRIS CARBON for enterprises, iDeal for banks.

DataTech

A data solutions business for the MSME ecosystem, early stage, housed in a subsidiary.

AI

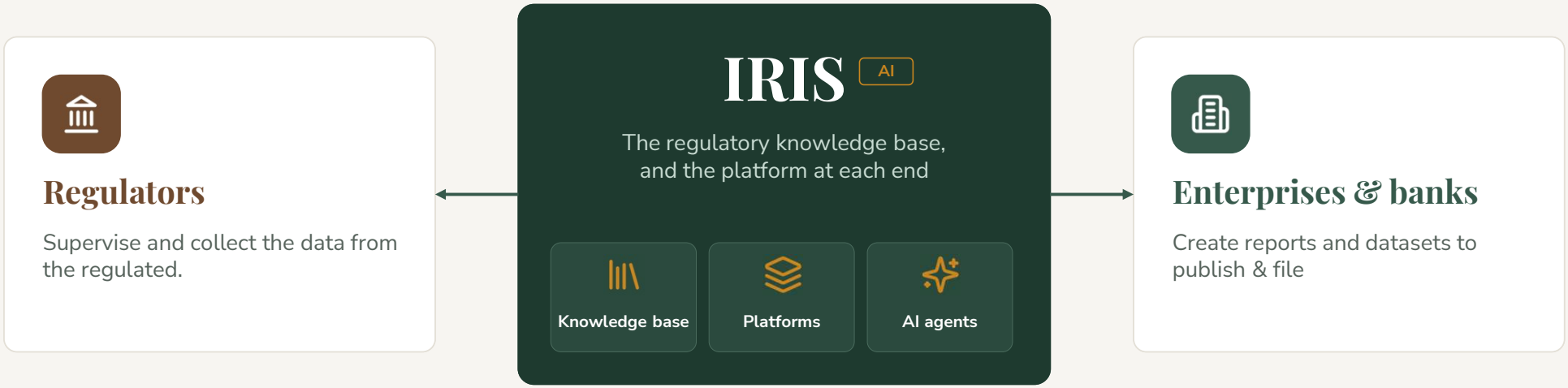
One set of agents for regulators and enterprises, built on two decades of deep knowledge.

Revenue and ARR in ₹ lakh

POSITIONING

IRIS works at both ends of regulatory reporting

One knowledge base, built over two decades, serving the regulator who supervises and the entity that reports.



Two decades	30+	Thousands	55+
SupTech & RegTech experience	regulators	of filers	countries

COMPETITIVE POSITION

What sets IRIS apart

Unique position

Deepest in the reporting process

- Integrated upstream, from source data to final filing / publishing of the report.
- Products for regulators as well as enterprises
- Regulators' trust carries over to enterprise clients
- Indian company with a global footprint

Proven delivery

Products that ship fast and stay

- Solutions for financial and non-financial reporting
- Agile product roll-outs and high customer centricity
- Domain-trained AI models used across all products
- Growing recurring revenues

Scale and trust

Two decades, proven at scale

- Listed company, 20+ years in RegTech
- 30+ regulators across 55+ countries
- Thousands of filers on the platform
- Mature, stable and secure products

Range of growing product & customer portfolio.

SUPTECH + REGTECH · MARQUEE CUSTOMERS

Trusted by leading institutions worldwide

Financial regulators



Corporate



...more

Banks & financial institutions



...more

Partners



01

SupTech

WHAT MAKES IT DIFFERENT

Our institutional trust is built on long standing relationship with marquee regulators.



SUPTECH · THE REGULATOR BUSINESS

The system a regulator runs on

SupTech is the infrastructure a regulator uses to run reporting, from specifying what must be filed, to collecting and acting on it.

01

Design & Define

The regulator sets what must be reported, and in what structured form.

02

Collect

Filers across the market submit structured & unstructured data sets through our platform.

03

Supervise

The regulator validates, analyses and acts on the data it receives.

Mission-critical infrastructure ◆ **Embedded in how a regulator works** ◆ **Built and run by IRIS**

SUPTECH · THE REGULATOR BUSINESS

A durable, recurring business

H1 FY27 REVENUE

₹4,130

▲ 25% YoY

vs ₹ 3,280 H1 FY26

SUPTECH ARR· 30 SEP 26

₹2,310

▲ 10% since Mar

vs ₹ 2,110 at 31 Mar 26

REGULATORS

30+

across geographies

COUNTRIES LIVE

26

deployed

WHY IT HOLDS

Mission-critical

Once embedded in a regulator's supervision, it stays.

Multi-year contracts

Long tenure, with high switching costs.

Recurring revenue component

A growing recurring base, year on year.

Revenue and ARR in ₹ lakh

SUPTECH · EXPANSION

Land one regulator, earn the category

Credibility with one regulator of a type makes us credible with the rest of that type. Deposit insurance, tax and pension are categories entered for the first time in the last two years.

ESTABLISHED CATEGORIES

Central banks

Monetary and prudential supervision.

Established

Capital market regulators

Securities and market oversight.

Established

Business registries

Company and statutory filings.

Established

NEW CATEGORIES

Tax authorities

Revenue and compliance reporting.

New, last 1 year

Deposit insurance

Protecting depositors' funds.

New, last 2 years

Pension

Retirement and provident oversight.

New, last 2 years

One regulator of a kind becomes the reference for the rest.

SUPTECH · EXPANSION

Two more ways the SupTech base grows

Deeper with each regulator

NEW MODULES

- Licensing
- Case management
- Registration
- Risk-based supervision
- BI & Analytics

- Scope that grows when the regulation changes

- Historically a collection platform; the capability to add modules is now in place

Through partners

- **Global SIs and the Big 4**
  for consulting reach

- **Local IT firms**
  for delivery and support

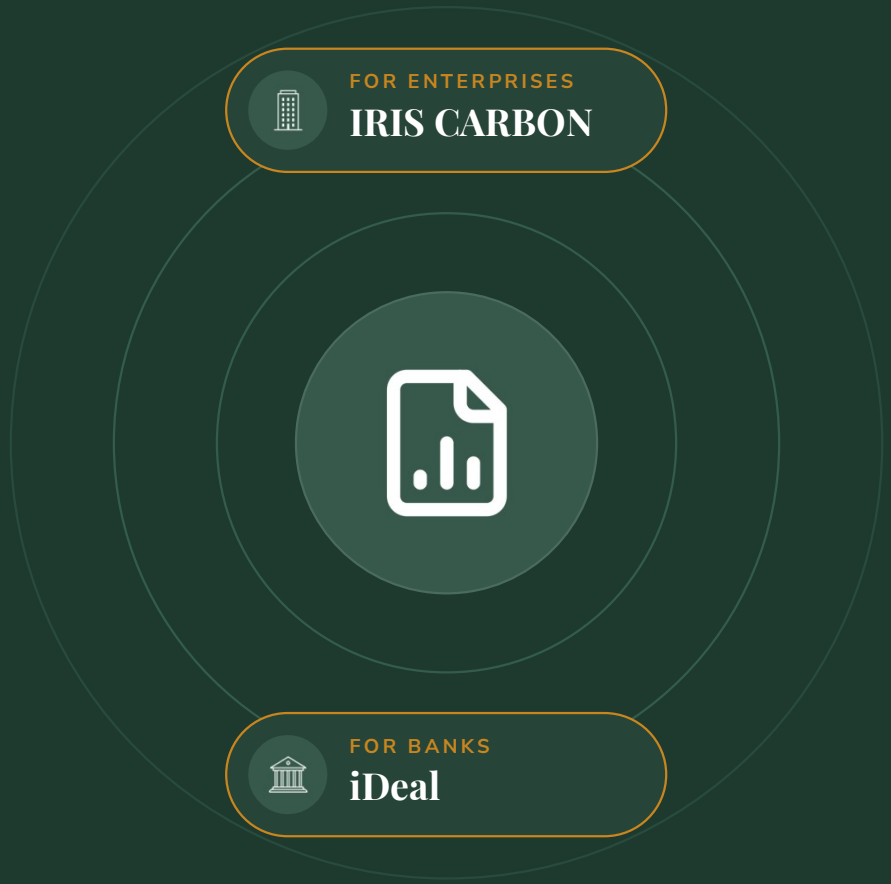
- **IRIS brings the platform**
  partners extend the footprint

02

RegTech

◆ WHAT IT IS

Two products, one reporting platform: **IRIS CARBON** for enterprises, **iDeal** for banks.



REGTECH · IRIS CARBON · DISCLOSURE MANAGEMENT

IRIS CARBON: one platform – connected data, connected teams

IRIS CARBON brings siloed data and disparate teams onto one single platform, empowering reporting and control.



Integrates source data ◆ Collaborative workspace ◆ Audit-ready, regulator-compliant output

REGTECH · IRIS CARBON

IRIS CARBON: A journey deeper into the enterprise

01 · WHERE WE STARTED

Structured Reporting

10+ global XBRL / iXBRL mandates

- SEC, ESEF, FERC, HMRC, CIPC
- Tagging and validation
- Filing-ready output

02 · SHIFTING LEFT

Authoring platform

Collaborative authoring and source system integration

- Financial reporting
- Sustainability reporting

03 · EXPANDING USE CASES

More coverage

Multi jurisdiction reporting across wider range of end users

- Annual and half-year reports
- Sustainability reports across frameworks
- Board and management packs

04 · WIDER MARKET

Broadening market

New mandates and geographies keep adding demand.

- New mandates, e.g. CSRD
- New geographies
- IPO and prospectus creation

Each step compounds growth

REGTECH · IRIS CARBON

IRIS CARBON in numbers & growth drivers

H1 FY27 REVENUE

₹2,184

▲ 58% YoY

vs ₹ 1,380 H1 FY26

CARBON ARR · 30 SEP 26

₹5,700

▲ 52% since Mar

vs ₹ 3,765 at 31st Mar 26

DISCLOSURE MANAGEMENT

50+

Customers

CUSTOMER RATING

4.8/5

G2; 92% NPS

GROWTH DRIVERS

Shifting left

Uptake of Disclosure Management module leading to higher ticket size, deeper engagement, stickier customers

Growing enterprise accounts

USD 1 bn+ multinational corporations adopting CARBON across many report types, large user base

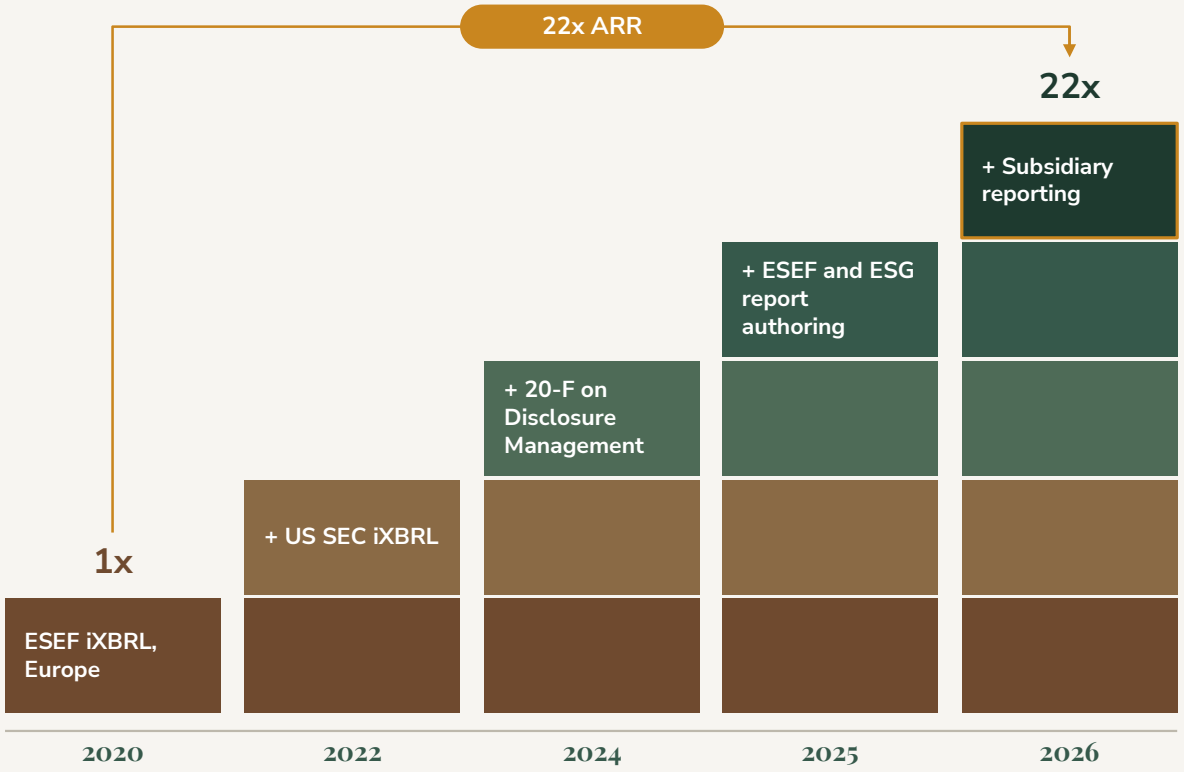
Partnerships and alliances

Cadence getting established with channel partners, early wins boosting confidence

Revenue and ARR in ₹ lakh

REGTECH · IRIS CARBON · ARR GROWTH STORY · FORTUNE 500 · A GLOBAL OIL AND GAS MAJOR

Land and expand: a case study



Land and expand

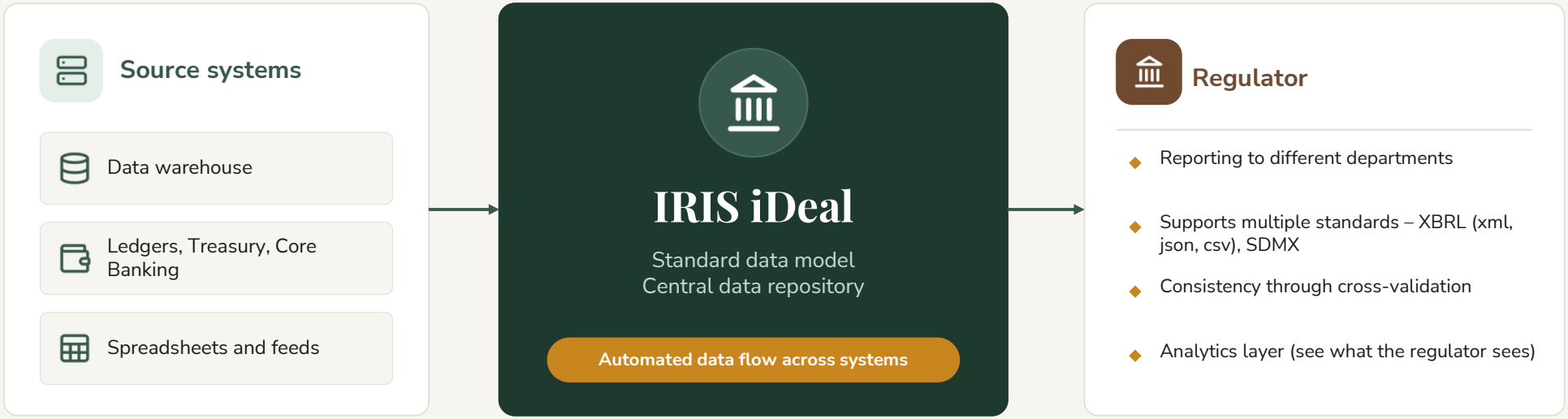
We landed with one use case, then expanded across products, markets and group entities.

Products	1 → 3
Markets	1 → 2
Group entities	1 → 2
ARR	**1x → 22x**

REGTECH · IRIS IDEAL

IRIS iDeal: The reporting platform for banks

Financial institutions report over 100,000 data points to the regulator annually. IRIS iDeal automates the collection, transformation, validation and submission of these high frequency regulatory filings.



Supports multiple formats such as XBRL & SDMX ◆ **File 100s of regulatory reports** ◆ **Integrated with other systems**

REGTECH · WHY IRIS IDEAL

IRIS iDeal: owning banks' source data and entering new markets

REVENUE

₹ 560

▲ 24% YoY

vs ₹ 4,50 H1 FY26

ARR

₹ 980

▲ 6% YoY

vs ₹ 930 at 31st Mar 26

EXPANDING FOOTPRINT

90% + market share (banks in India)

Growing presence in International markets

CASE STUDY

End to end reporting for Indian small finance bank

3x ARR compared to last mile reporting

GROWTH DRIVERS

Upsell: Upstream into source data

Moving left to data collection from various transaction systems within the bank, raising deal size.

EBR market opportunity

Element based reporting solution in India

Following SupTech in global markets

Introducing iDeal in Mauritius and Qatar markets

Revenue and ARR in ₹ lakh

03

AI @ IRIS

◆ WHAT MAKES IT DIFFERENT

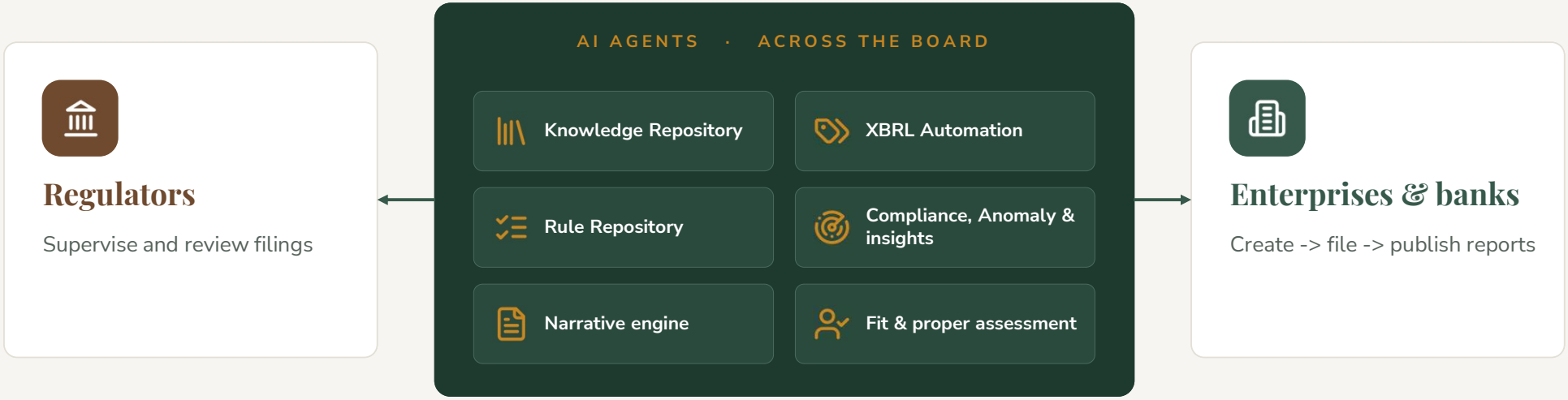
Domain-powered AI models, trusted by both regulators and enterprises. Built on 20+ years of regulatory and reporting expertise.



ARTIFICIAL INTELLIGENCE @ IRIS

One set of AI agents, across both regulators and enterprises

AI models are available to everyone. What makes ours reliable is two decades of knowing how regulatory reporting actually works.



Built on two decades of regulatory knowledge ◆ Integrates with any platform

ARTIFICIAL INTELLIGENCE @ IRIS · OUR EDGE

Why AI@IRIS is *different*

Grounded in financial and regulatory expertise

Knowledge

Decades of knowledge from inside both the company and the regulator, so our AI understands how a disclosure is prepared and how it is reviewed.

Contextual & Deterministic

Our own smart frameworks that resolve AI inconsistencies and plug into any AI ecosystem.

Expert-built

Subject matter experts and regulatory analysts help build and validate every capability, so outputs hold up to regulatory scrutiny.

Experience

20+ years of experience

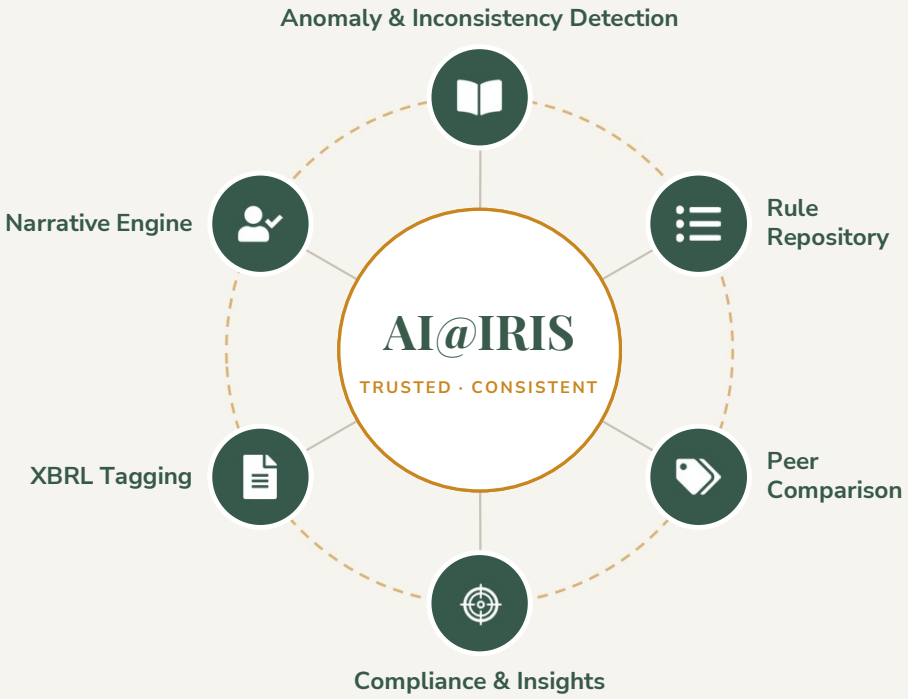
55+ jurisdictions served

30+ regulators served

Multi-jurisdiction experience lets us enter new regulatory markets

Trusted. Consistent. Confidential.

How our AI capabilities create value



VALUE DRIVERS

01
Speed
Validation runs alongside drafting and reports reach regulators structured, shortening every reporting cycle.

02
Effort
Repeated manual checks and re-keying give way to one continuous review, freeing teams for judgement.

03
Accuracy and Quality
Domain-trained AI applies the right taxonomy and rules, surfacing errors before submission and anomalies at intake.

04
Consistency
Disclosure integrity holds within a report and across reports of different reporting periods ensuring disclosures read as one consistent story over time.

05
Auditability
Every flag carries a reason and a trail, so every decision rests on evidence.

06
Responsiveness
Every disclosure is benchmarked against peers, so outliers surface early and are acted on in time.

04

Financials

WHERE IT STANDS

Increasing recurring revenues, a global footprint, and a balance sheet funded for growth.

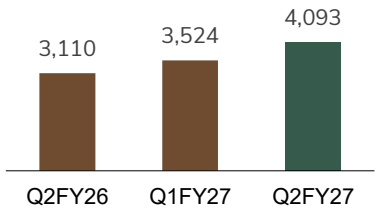


FINANCIAL OVERVIEW

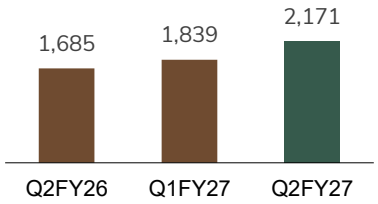
Financial highlights

QUARTERLY

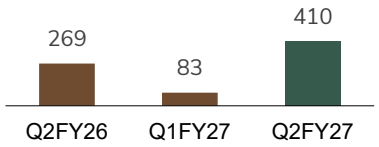
Total revenue
₹ lakhs



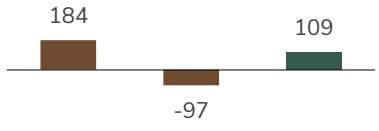
Recurring revenue
₹ lakhs



EBITDA
₹ lakhs

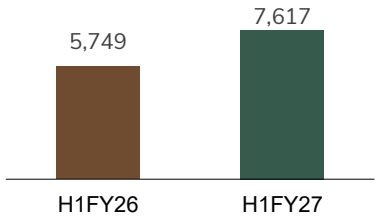


PAT
₹ lakhs

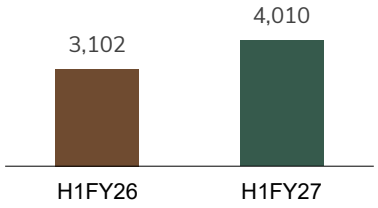


HALF-YEARLY

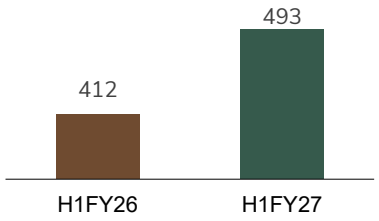
Total revenue
₹ lakhs



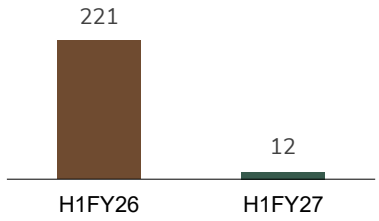
Recurring revenue
₹ lakhs



EBITDA
₹ lakhs



PAT
₹ lakhs



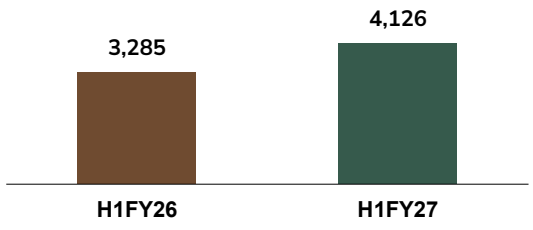
FINANCIAL OVERVIEW

Segment performance

SupTech

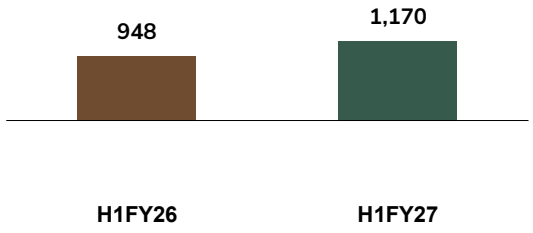
Revenue

₹ lakhs, half-yearly



EBITDA

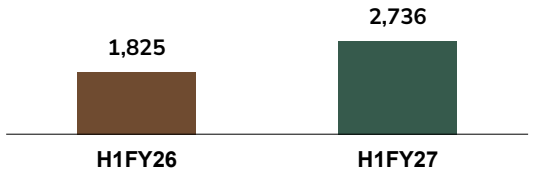
₹ lakhs, half-yearly



RegTech

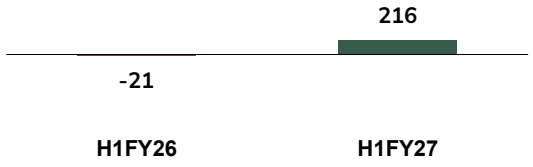
Revenue

₹ lakhs, half-yearly



EBITDA

₹ lakhs, half-yearly



DataTech

Revenue

₹ lakhs, half-yearly



EBITDA

₹ lakhs, half-yearly

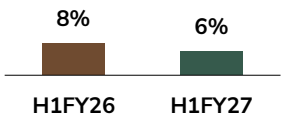


FINANCIAL OVERVIEW

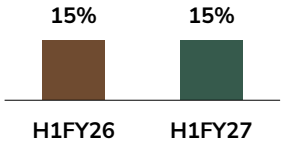
Revenue mix by geography

APAC



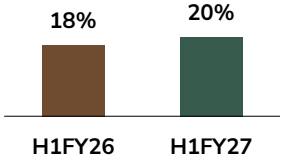


Europe

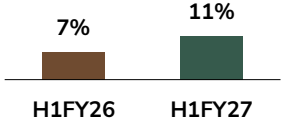


India



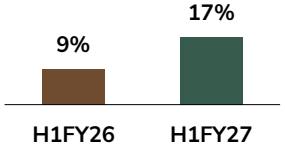


Americas



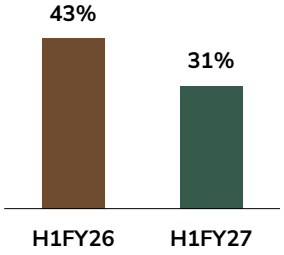
MENA





Africa





FINANCIAL OVERVIEW

Consolidated Income Statement

	Quarterly					Half Yearly		
Particulars (₹ lakhs)	Q2 FY27	Q1 FY27	QoQ Growth	Q2 FY26	YoY Growth	H1FY27	H1FY26	YoY Growth
Total Revenue	**4,093**	**3,524**	**16%**	**3,110**	**32%**	**7,617**	**5,749**	**32%**
Revenue from Operations	3,874	3,275	18%	2,856	35%	7,149	5,376	33%
Total Expenses	3,683	3,441	7%	2,841	30%	7,124	5,337	33%
Employee expenses	2,102	2,052	2%	1,685	25%	4,154	3,127	33%
Other Expenses	1,581	1,389	14%	1,156	37%	2,970	2,210	34%
EBITDA	**410**	**83**	**394%**	**269**	**52%**	**493**	**412**	**20%**
EBITDA Margin (%)	*10%*	*2%*		*9%*		*6%*	*7%*	
Finance Cost	47	34	38%	8	488%	81	24	238%
Depreciation	186	144	29%	51	265%	330	100	230%
PBT	**177**	**-95**	**-286%**	**210**	**-16%**	**82**	**288**	
Tax Expense	68	2		26		70	67	5%
PAT	**109**	**-97**	**-212%**	**184**	**-41%**	**12**	**221**	**-95%**
PAT Margin (%)	*3%*	*-3%*		*6%*		*0%*	*4%*	

Note: Figures correspond to continuing operations only, excluding any exceptional gain or loss. Previous period figures have been regrouped and reclassified, where necessary.

FINANCIAL OVERVIEW

Consolidated Balance Sheet

Particulars (₹ lakhs)	H1FY27	FY26
EQUITY		
(a) Equity share capital	2,057	2,057
(b) Other equity	18,156	18,014
(c) Non-Controlling Interest	2	2
TOTAL EQUITY	**20,215**	**20,073**
LIABILITIES		
Non-current liabilities		
(a) Financial liabilities		
(i) Lease liabilities	1,155	42
(b) Provision	551	544
Current liabilities		
(a) Financial liabilities		
(i) Borrowings	92	100
(ii) Lease liabilities	261	23
(iii) Trade Payables	267	304
(iv) Other financial liabilities	1,991	2,305
(b) Provision	238	260
(c) Current Tax liabilities		60
(d) Other liabilities	2,969	1,560
Total Equity and Liabilities	**27,741**	**25,271**

Particulars (₹ lakhs)	H1FY27	FY26
ASSETS		
(1) Non-current assets		
(a) Property, plant and equipment	136	120
(b) Right-of-use assets	2,230	866
(c) Other intangible assets	1,324	946
(d) Intangible Assets under Development	181	486
(e) Financial assets	1,815	6,488
(f) Deferred tax assets (net)	115	115
(2) Current assets		
(a) Financial assets		
(i) Investments	5,533	5,991
(ii) Trade receivables	4,393	2,749
(iii) Cash and cash equivalents	1,407	1,331
(iv) Bank Balances other than Cash and Cash Equivalents above	7,408	3,203
(v) Loans	3	4
(vi) Other financial assets	2,000	2,316
(b) Other current assets	1,063	656
(c) Current tax Asset	133	
Total Assets	**27,741**	**25,271**

Note: Figures correspond to continuing operations only, excluding any exceptional gain or loss. Previous period figures have been regrouped and reclassified, where necessary.

IN SUMMARY

The IRIS story

Strong product market fit, large headroom

- New products with established product market fit
- Higher deal size and deeper engagement
- Large TAM with ample room to grow

Funded for growth

- Surplus cash, no meaningful debt
- Investing in sales and marketing
- Expanding partner channels

Sticky customers

- Rated 4.8 / 5 on G2, 92% NPS
- Long-term contracts lead to high Customer Lifetime Value
- Proven land and expand model

AI across the portfolio

- Domain-powered AI models
- Used by regulators and enterprises
- Built on 20+ years of experience