RRL/SE/26-27/85
November 02, 2026

To,

The Department of Corporate Services – CRD,
BSE Limited,
P.J. Towers, Dalal Street,
Mumbai - 400 001.
Scrip Code: 544420

National Stock Exchange of India Limited,
Exchange Plaza, 5th Floor,
Bandra-Kurla Complex,
Bandra (East), Mumbai - 400 051.
Symbol: RAYMONDREL

Dear Sir/Madam,

Sub: Raymond Realty Limited: Intimation under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 – Raymond Group Q2 & H1 FY2027 Updates.

Ref: Raymond Realty Limited (ISIN: INE1SY401010).

Pursuant to Regulation 30 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 ('SEBI Listing Regulations'), we enclose herewith the "Raymond Group Q2 & H1 FY2027 Updates".

This is for wider dissemination and this information is also made available on the website of the Company i.e. www.raymondrealty.in in terms of Regulation 30 and 46 of the SEBI Listing Regulations.

Kindly take the same on record and acknowledge.

Thanking You,

Yours faithfully,
For Raymond Realty Limited
(formerly known as Raymond Lifestyle Limited)

Hiren Jaidev Sonawala
Digitally signed by Hiren Jaidev Sonawala
Date: 2026.11.02 23:39:28 +05'30'

Hiren Sonawala
Company Secretary

Encl: a/a

Raymond Group

Q2 & H1 FY2027 updates



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01
Executive Summary

Executive Summary: Group Performance

ASSET RISK

Asset Leverage

Equity deployed in Assets

51%

Funding Risk

Concentration risk of funding sources

Well Distributed

CASHFLOW RISK

EBITDA Profile

Consolidated Annual EBITDA

₹1,738 Cr*

Leverage Risk

Borrowing as a multiple of EBITDA

0.43x

SYSTEM RISK

Liquidity Risk

Cash reserves as % of borrowing

82%

Market Risk

Exposure to refinance risk

Well Distributed

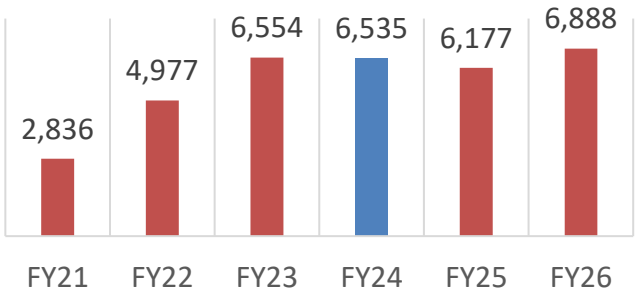
Periodic business risk evaluation is approved by Boards of each listed Company Independently

*EBITDA: Earnings before Interest Tax Depreciation & Amortization | Data as on 30th September 2026 | Liquidity/Cash Balance: Cash and Cash Equivalents + Bank Balance + Current Investments + Market value of marketable securities (non-current investments), balance held as margin money & deposits for more than 12 months. | *Trailing Twelve-Month average |*

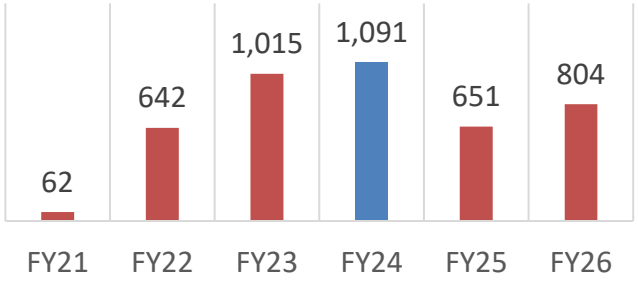
Executive Summary: Group Performance

Lifestyle Business

Revenue (₹. Cr) — CAGR: 19%

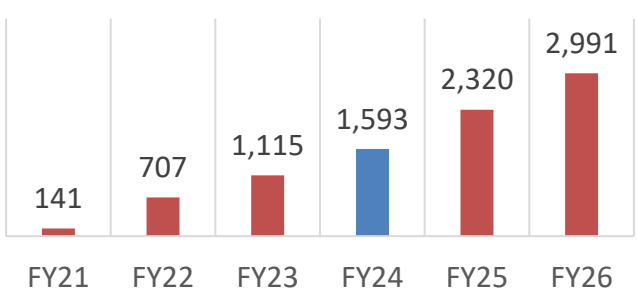


EBITDA (₹. Cr) — CAGR: 67%

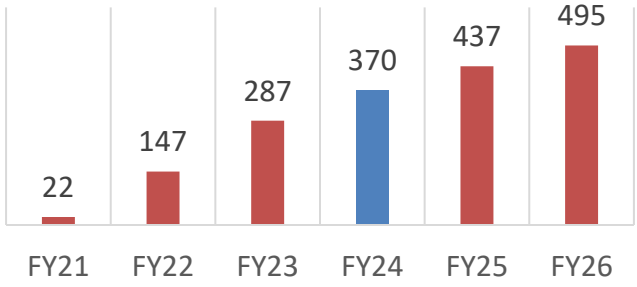


Realty Business

Revenue (₹. Cr) — CAGR: 84%

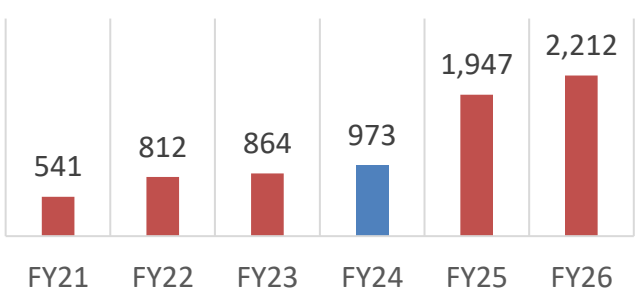


EBITDA (₹. Cr) — CAGR: 86%

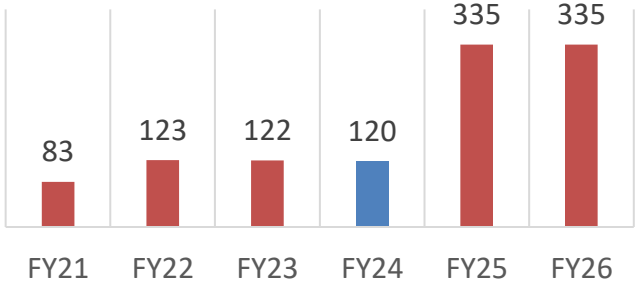


Engineering Business

Revenue (₹. Cr) — CAGR: 33%

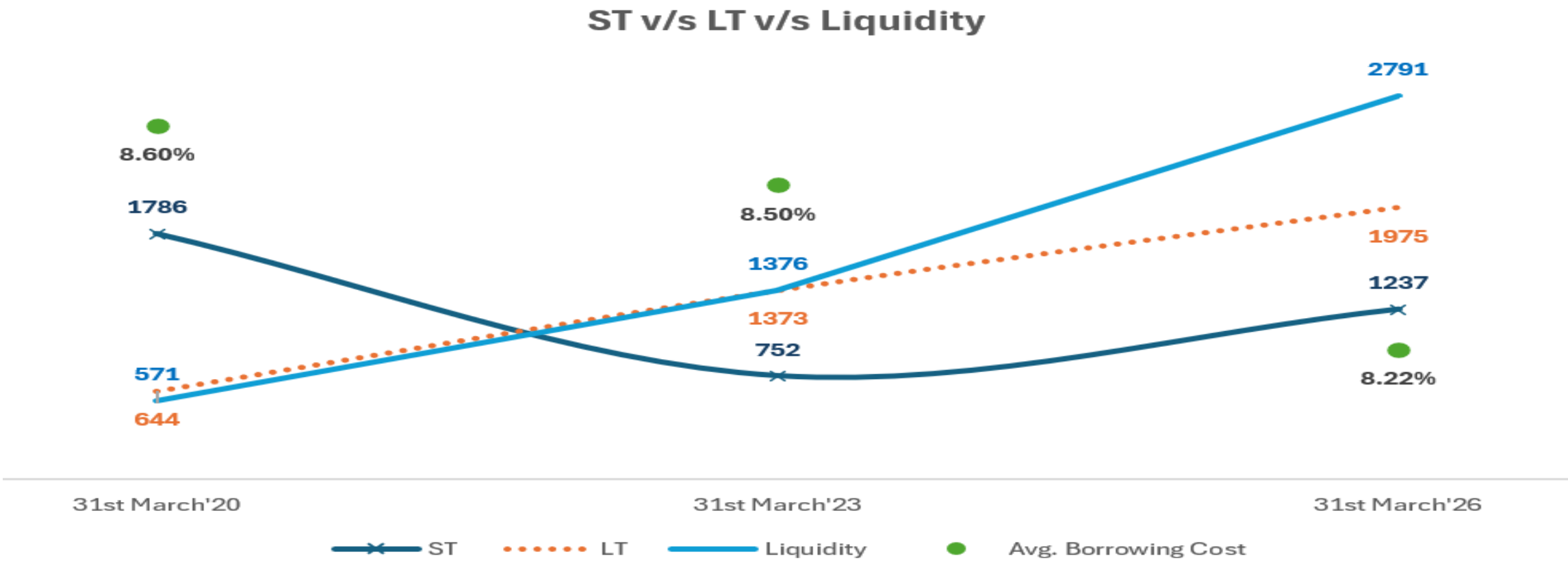


EBITDA (₹. Cr) — CAGR: 32%



Note: Figures for FY22 and FY23 are based on segmental financials post IndAS 116 as reported by Raymond Ltd. prior to demerger.
Pre-demerger the entity financials are reinstated from the audited consolidated financials.

Debt Transition & Balance Sheet De-Risking



Debt Reduction

Short Term Debt reduced from 74% of Gross debt in 2020 to 38% in 2026.

Strong Liquidity Build Up

Liquidity increased from ₹. 571 CR in FY20 to ₹. 2,791 CR in 2026.

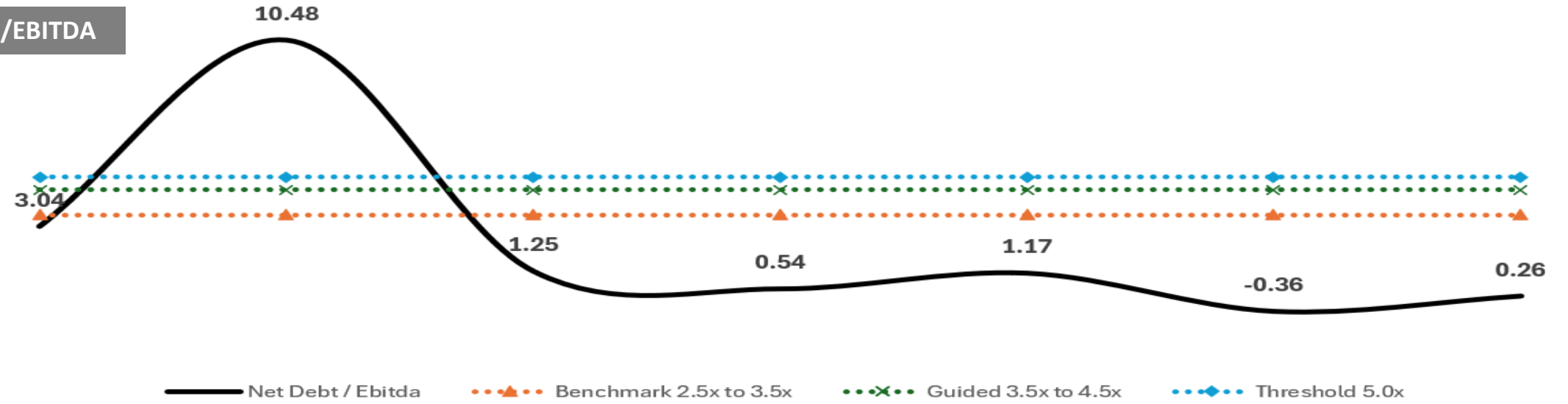
Strategic Liability Shift

Successfully transitioned from high-pressure short term debt to stable long-term financing.

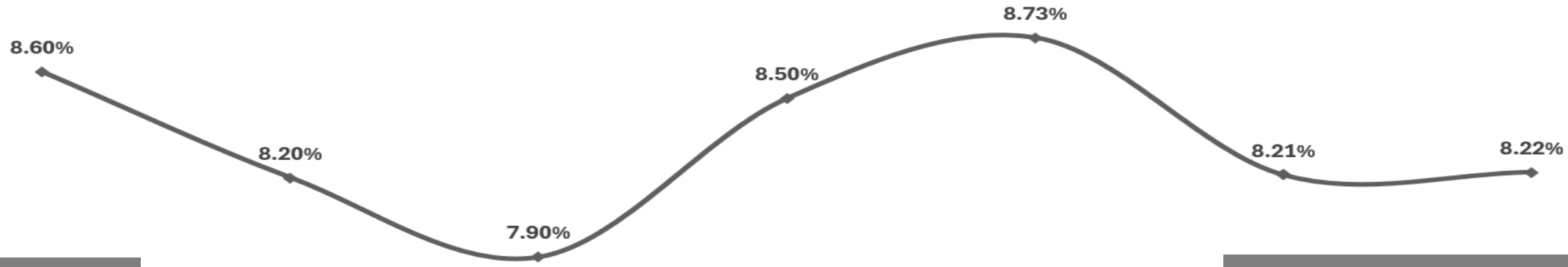
Average maturity of Debt: 4.24 years

Raymond Portfolio: Debt Profile

Net Debt/EBITDA



Cost of Debt



Average maturity: 4.24 years

31st March'20 | 31st March'21 | 31st March'22 | 31st March'23 | 31st March'24 | 31st March'25 | 31st March'26

EBITDA: Earnings before Interest Tax Depreciation & Amortization | Data as on 31st March 2026 | Net Debt/EBITDA: Net Debt to Earnings Before Interest, Taxes, Depreciation, and Amortization | Net debt: Gross debt less cash balances | Cash Balance: Cash and Cash Equivalents + Bank Balance + Current Investments + Market value of marketable securities (non-current investments), balance held as margin money & deposits for more than 12 months.

02
Group Financial Scorecard

Group Financial Scorecard

All figures in ₹ cr | Consolidated Segmental EBITDA Overview

EBITDA	Q2FY27	Q2FY26	Qo-Q Growth	Portfolio Contribution	Sep'26 YTD	Sep'25 YTD	Yo-Y Growth	Portfolio Contribution
Raymond Lifestyle Limited (RLL)	270	259	4% ▲	55%	404	381	6% ▲	51%
Raymond Realty Limited (RRL)	115	101	14% ▲	24%	185	142	30% ▲	23%
Raymond Ltd.	103	79	30% ▲	21%	203	167	22% ▲	26%
Portfolio EBITDA	**488**	**439**	**11%**	**100%**	**792**	**690**	**15%**	**100%**

Diversified Earnings Mix

Non-lifestyle verticals (Realty + Raymond Ltd.) now generate **49% of YTD EBITDA** (388.16 of 792), signalling an increasingly balanced, multi-engine growth profile.

Double-Digit Portfolio EBITDA Growth

Total portfolio EBITDA expanded **+11%** in Q2FY27 (488 vs. 439) and **+15%** YTD (792 vs. 689).

Anchor Profit Engine (RLL)

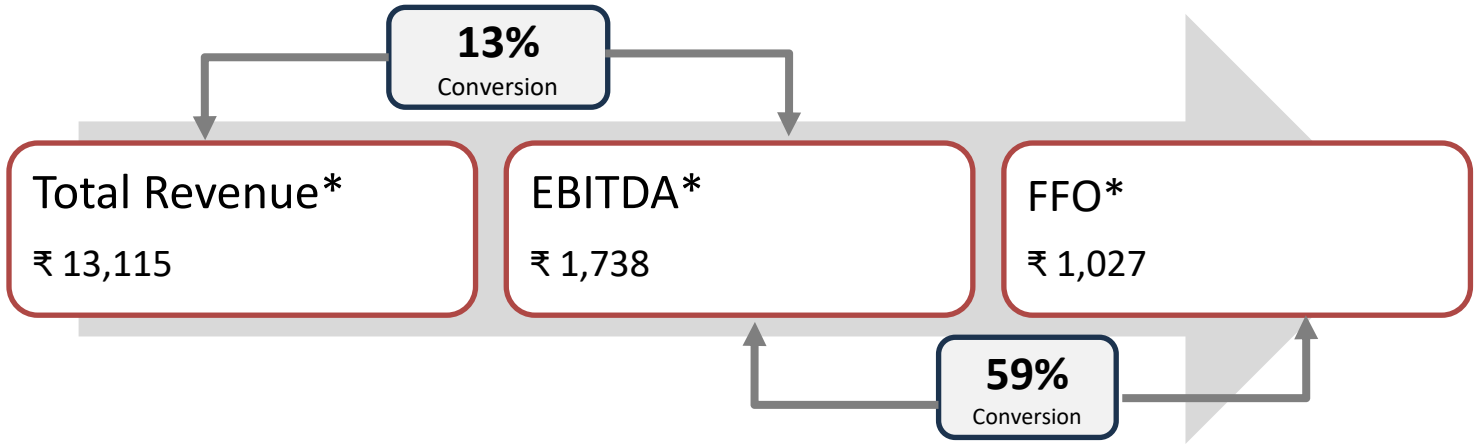
Raymond Lifestyle Limited represents the bedrock of earnings, delivering **55% of Q2 EBITDA** (270) and **51% of YTD EBITDA** (404) with steady single-digit expansion (4% in Q2, 6% YTD)

Group Financial Scorecard

All figures in ₹ Cr as of 30th September 2026| Consolidated Segmental EBITDA Overview

Listed Entity	Net Debt/EBITDA	FFO (TTM*)	Cash Balance	Long Tem Debt	Net Long Term Debt	Net LTD/FFO*	Avg. Maturity of LTD (Years)
Raymond Lifestyle Limited	-0.05	461	1924	436	-1488	-3.23	4.65
Raymond Realty Limited	1.70	319	308	768	460	1.44	3.9
Raymond Limited	-0.34	247	1151	443	-707	-2.86	4.57
Consolidated	**0.43**	**1027**	**3382**	**1647**	**-1736**	**-1.69**	**4.24**

FFO Conversion



*Borrowings is total of Non-current and Current Borrowings as per H1 FY27 Financials |Cash Balance: Cash and Cash Equivalents + Bank Balance + Current Investments + Market value of marketable securities (non-current investments), balance held as margin money & deposits for more than 12 months. | Net Debt/EBITDA: Net Debt to Earnings Before Interest, Taxes, Depreciation, and Amortization |FFO: EBITDA-Finance cost-Tax paid| FFO: Funds From Operations | LTD: Long-Term Debt | Net LTD: Net Long-Term Debt | Net LTD/FFO: Net Long-Term Debt to Funds From Operations | Avg. Maturity: Average Maturity of Long-Term Debt (Years) | *Trailing Twelve-Month average |*

03
Portfolio Overview

A century of transformation. From a single mill to global leadership.



1925–1979:
FOUNDATIONS
& SCALE

- 1925: First woollen mill in Thane.
- 1944: Acquired by Lala Kailashpat Singhahia, modernization begun.
- 1950: Founded JK Files, scaling into tool manufacturing.
- 1958: Ploneered blended fabrics (Terool) & retail outlets.
- 1968: Launched ready-to-wear apparel.



1980–1999:
MODERNIZATION
& BRANDS

- 1980: Automated weaving looms upgraded.
- 1986: Launched premium Park Avenue brand.
- 1991: Opened 100-acre Chhindwara mega-facility.
- 1996: Large-scale indigo denim plant in Yavatmal.
- 1999: Introduced Parx casualwear.



2000–2018:
GLOBAL OEM
& ALLIANCES

- 2002: Acquired ColorPlus Fashions.
- 2003: Silver Spark Apparel Ltd exports begun.
- 2005: Built specialized garment and wash facilities.
- 2006: Vapi composite mill & international JVs.
- 2017: Expanded export operations to Ethiopia.

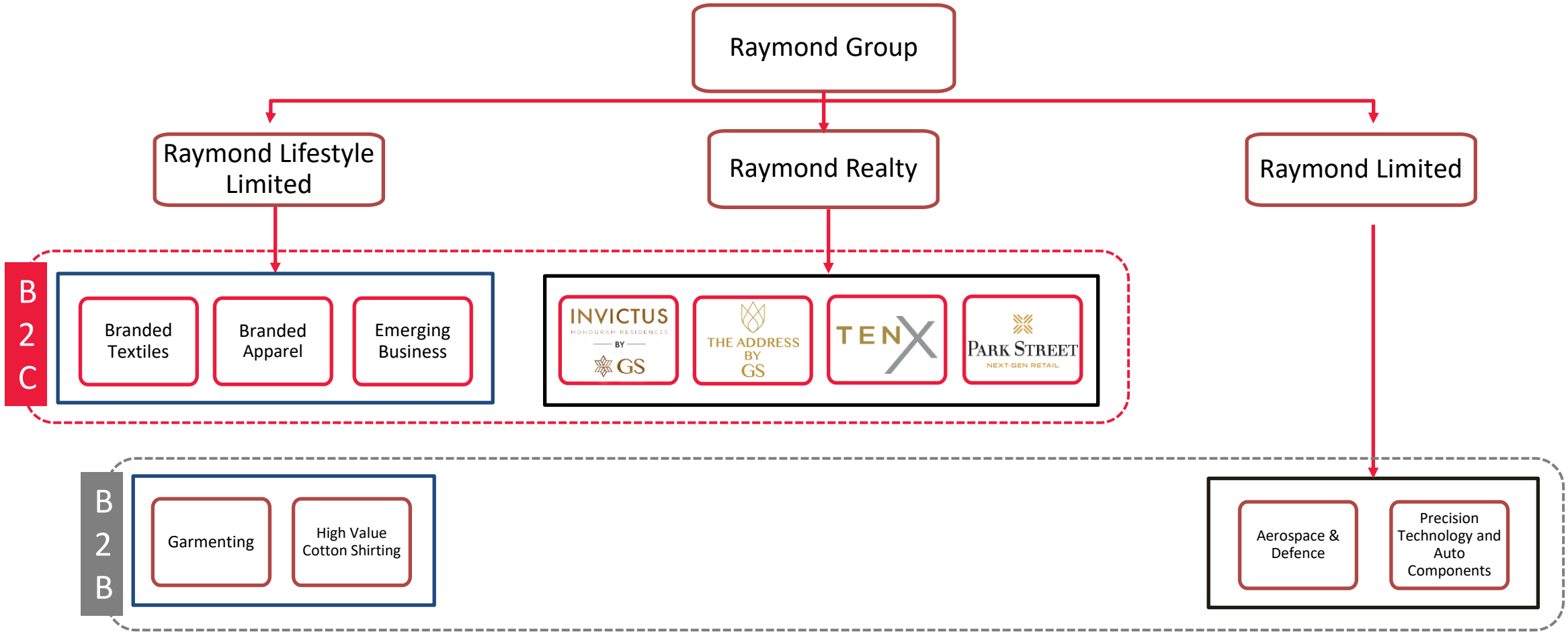
2019–2025+:
SPECIALIZATION
& AEROSPACE

JK MAINI

- 2019: Real estate monetization (Raymond Realty).
- 2023: Became fully net-debt-free through strategic divestments.
- 2024: Acquired Maini Precision Products (MPPL) for Aerospace & Defanse.
- 2024: Publicly listed Reymond Lifestyle Limited (RLL).
- 2025: Celebrating 100 Years of Industrial Leadership.

Raymond began as a single woollen mill in Thane.
Today, it is a global powerhouse across Textiles, Aerospace, and Real Estate.
This is not a diversification story... It is a 100-year evolution.

Raymond Portfolio: Pure-Play Platforms



Everyday Consumer Relevance:
A Nationwide Base of 12.4 Million

Weaving Atmanirbhar Bharat: 100 Years of Make in India

From replacing foreign textile imports in 1925 to engineering critical components for aerospace, defence, and EV sectors, Raymond anchors India's sovereign industrial capability.



1920s-1940s

- Import dependency for domestic textiles.
- Established woollen mills in Thane (1925)
- Aligned with India's self reliance sprit.



1950s-1970s

- Growing demand for aspirational clothing.
- Expanded production & built retail stores.
- Made fine suiting accessible to the middle class.



1980s-2000s

Lifestyle: Expanded retail and launched 'The Complete Man' amid global youth fashion trends.

Engineering: Emerged as a leading global manufacturer of files and tools.

Realty: Owned vast Thane/Mumbai mill land amid growing space constraints.



2010s-2020s

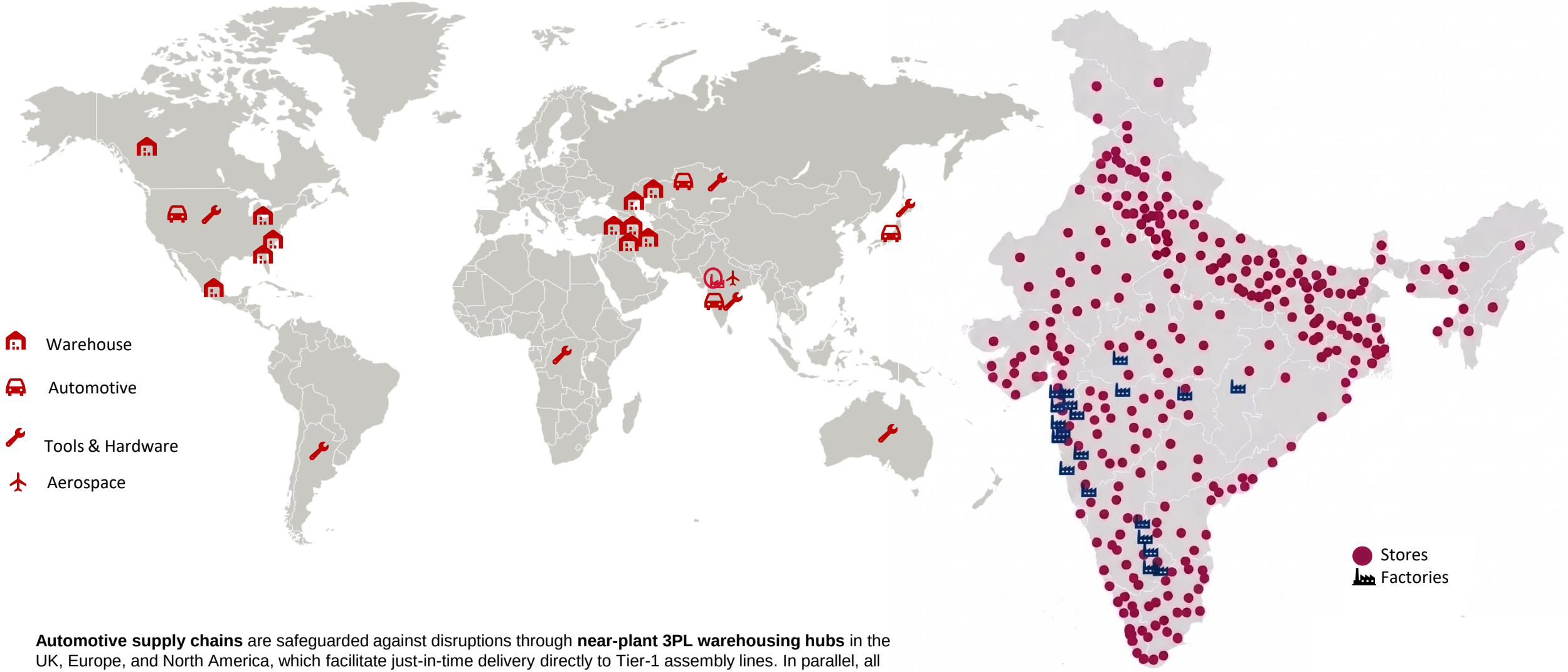
Lifestyle: Expanded digital channels and sustainable fashion lines.

Engineering: Diversified into high-precision automotive and industrial components.

Realty: Formally launched Raymond Realty in Thane (2019) to meet urban housing demand.

Made in India, Made for the world:
Scaling aerospace, defense, and EV engineering via MPPL, alongside asset-light sustainable realty.

Worldwide Breadth, Grounded Depth



Automotive supply chains are safeguarded against disruptions through **near-plant 3PL warehousing hubs** in the UK, Europe, and North America, which facilitate just-in-time delivery directly to Tier-1 assembly lines. In parallel, all **aerospace shipments** are transported **exclusively by air**.

04
Raymond Lifestyle Limited

Raymond Lifestyle Limited – Q2FY27 Update

Business Updates

Total Income expanded 14% YoY to Rs2,125 Cr: Driven by strong order book conversion in export garmenting following US-India tariff rationalization and Robust performance within Branded Apparel.

Premiumization and Casualization momentum across portfolio: Driving higher ASPs in Branded Textile and Branded Apparel categories.

EBITDA margin expanded to 12.7% (-120 bps YoY): Lower on account of increased marketing investments and elevated raw material and ocean freight cost pressures.

Significant balance sheet deleveraging: Net cash turned positive to Rs69 Cr in Sep'26 vs net debt of ₹(246) Cr in Sep'25 (+Rs300+ Cr turnaround).

Operational & Network Milestones

Network Rationalization & Rebalancing
Opened 24 new high-traffic locations. Strategic net closures of 29 stores since Sep'25.

Garmenting Segment Turnaround
Revenues surged +26% YoY to Rs339 Cr with positive EBITDA of ₹25 Cr (7.4% margin).

Net Cash Surplus Position
Disciplined working capital management delivered robust operational free cash flow. Net Cash Position of Rs69 Cr

Segment Performance

₹ Cr

Segment	Q2 FY27	Q2 FY26	YoY %	Margin %
Branded Textile	971	906	+7% ▲	19.3%
Branded Apparel	559	465	+20% ▲	8.8%
Garmenting	339	269	+26% ▲	7.4%
High Value Shirting	222	212	+5% ▲	9.5%
Emerging Business	100	87	+15% ▲	(23.0%)

Key Growth Driver: Garmenting Momentum & Branded Apparel Turnaround

Key Financials (₹ Cr)

Consolidated

Particulars	Q2 FY27	Q2 FY26	% Change	Status / bps
Total Income	2,125	1,865	+14% ▲	Growth
EBITDA	270	259	+4% ▲	Growth
EBITDA %	12.7%	13.9%	(120 bps)	Margin Contraction
PBT	91	108	(16%)	
Net Cash Surplus	69	(246)	+300+ Cr	Turnaround

Investor Takeaway: Execution of global export order books post-tariff changes transformed garmenting into an engine of high-margin cash generation.

Raymond Lifestyle Limited – H1FY27 Update

Business Updates

Total Income expanded 10% YoY to Rs3,685 Cr: Driven by strong order book conversion in export garmenting following US-India tariff rationalization and Robust performance within Branded Apparel.

Premiumization and Casualization momentum across portfolio: Driving higher ASPs in Branded Textile and Branded Apparel categories.

EBITDA margin expanded to 11.0% (-40 bps YoY): Lower on account of increased marketing investments and elevated raw material and ocean freight cost pressures.

Significant balance sheet deleveraging: Net cash turned positive to Rs69 Cr in Sep'26 vs net debt of ₹(246) Cr in Sep'25 (+Rs300+ Cr turnaround).

Operational & Network Milestones

Network Rationalization & Rebalancing
Opened 24 new high-traffic locations. Strategic net closures of 29 stores since Sep'25.

Garmenting Segment Turnaround
Revenues surged +36% YoY to Rs635 Cr with positive EBITDA of Rs47 Cr (7.4% margin).

Net Cash Surplus Position
Disciplined working capital management delivered robust operational free cash flow. Net Cash Position of Rs69 Cr

Segment Performance

₹ Cr

Segment	H1 FY27	H1 FY26	YoY %	Margin %
Branded Textile	1,654	1,605	+3% ▲	17.1%
Branded Apparel	908	800	+14% ▲	7.4%
Garmenting	635	466	+36% ▲	7.4%
High Value Shirting	417	416	+0% ▲	9.6%
Emerging Business	179	160	+12% ▲	(23.3%)

Key Growth Driver: Garmenting Momentum & Branded Apparel Turnaround

Key Financials (₹ Cr)

Consolidated

Particulars	H1 FY27	H1 FY26	% Change	Status / bps
Total Income	3,685	3,340	+10% ▲	Growth
EBITDA	404	381	+6% ▲	Growth
EBITDA %	11.0%	11.4%	(40 bps)	Margin Contraction
PBT	53	83	(37%)	
Net Cash Surplus	69	(246)	+300+ Cr	Turnaround

Investor Takeaway: Execution of global export order books post-tariff changes transformed garmenting into an engine of high-margin cash generation.

05
Raymond Realty

Raymond Realty Limited – Q2FY27 Update

Business Updates

- **Strong Booking Value Trajectory:** Q2 FY27 Booking Value up 98% YoY to Rs902 Cr;
  .
- Total Income of ₹ 757 Cr. in Q2FY27 a steady 7% YoY growth, inline with our expectations.
- **No new project launches during the quarter,** driven entirely by sustained sales velocity within the existing portfolio.
- **Reported an EBITDA of ₹ 115 Cr. In Q2FY27 up 14% YoY,** Driven by an optimized product mix, EBIDTA margin of 15% in Q2FY27 (14% margin in Q2FY26)
- Credit rating Update: CARE reaffirmed CARE A+ with a Stable outlook, citing consistent booking momentum an improving launch pipeline and healthy execution on the existing portfolio.

Portfolio Updates : Key Updates

Completed Projects : Q2 FY27

- OC received for Address by GS Season 1 Tower B in Thane comprising of 270 units,
- Total RERA Carpet Area of 3,44,478 sq. ft., well ahead of RERA Timelines (Proposed RERA Completion Date was Mar-28).

Investor Takeaway: Strong Execution capabilities, delivered 18 months before RERA timeline

Booking Value Contribution Mix:: Q2 FY27

- Asset Light Mumbai JDAs - 57% :
- Owned Thane Land Parcel - 43%

Investor Takeaway: Well balanced Prudent Mix, resulting into Improving Realizations and Less dependency on Own Land parcel

Business Performance at a glance: Operational Metrics* (₹ Cr.)

Particulars	Q2 FY27	Q2 FY26	YoY %
Pre-Sales	902	455	98%▲
Collections	682	409	67%▲

Key Financials (₹ Cr) - Consolidated

Particulars	Q2 FY27	Q2 FY26	% Change
Total Income	757	706	7% ▲
EBITDA	115	101	14% ▲
EBITDA %	15%	14%	~91 bps
PAT	53	60	(12%)
PAT %	7%	8.5%	(~150 bps)

Raymond Realty Limited – H1FY27 Update

Business Updates

- **Strong Booking Value Trajectory:** H1 FY27 Booking Value up 111% to Rs1,602 Cr
  .
- Total Income of ₹ 1,293 Cr. in H1FY27 a steady 18% YoY growth, inline with our expectations.
- **No new project launches during the first half,** driven entirely by sustained sales velocity within the existing portfolio.
- Reported an EBITDA at ₹ 185 Cr. In H1FY27 up 30% YoY, Driven by an optimized product mix, EBIDTA margin of 14% in H1FY27 (13% margin in H1FY26)
- **Net Debt of ₹ 912 Cr, Debt to Equity ratio of 0.8x, well below the ceiling of 1.0x**

Growth Outlook & Guidance Update

- **New Planned Launches:** We are accelerating our growth trajectory over the next two quarters with a strong pipeline of MMR launches, representing a cumulative GDV of over Rs4,100 crore.
- **FY27 guidance Update:** Raymond Realty remains on track for ~20% growth in pre-sales, ROCE of ~20%, EBITDA margin of 17–19% and PAT margin of 9–10%.

Business Performance at a glance: Operational Metrics* (₹ Cr.)

Particulars	H1 FY27	H1 FY26	YoY %
Pre-Sales	1602	760	**111%▲**
Collections	1233	783	**57%▲**

Portfolio Updates : Own Thane Land vs Asset Light JDA

100 Acre Thane Land : ~ Rs25,000 Cr revenue potential.

Development Velocity: ~65 acres are under development, ~6.7 million sq. ft. of RERA carpet area and a revenue potential of ~ Rs16,500 Cr

Sales Milestones: ~ Rs9,770 Cr already sold and collections ~ Rs7,977 Cr

Asset Light JDA : ~ Rs27,000 Cr revenue potential.

Development Velocity: 4 JDA projects launched, ~ 2.8 million sq. ft. of RERA carpet area and a revenue potential of ~ Rs11,500 Cr

Sales Milestone: ~ Rs3,430 Cr already sold and collections ~ Rs857 Cr

Key Financials (₹ Cr) - Consolidated

Particulars	H1 FY27	H1 FY26	% Change
Total Income	1,293	1,098	**18% ▲**
EBITDA	185	142	**30% ▲**
EBITDA %	14%	13%	**~100 bps**
PAT	66	77	**(14%)**
PAT %	5%	7%	**(~200 bps)**

06
Raymond Limited — Engineering

Raymond Limited: Q2 FY27 Highlights

Business Updates

Total Income increased 21% YoY to ₹683 Cr: Resilient performance across our core precision engineering and aerospace & defence segments.

Aerospace & Defence revenue demonstrated a robust growth: Achieved an all-time high revenue of ₹ 139 Cr, representing a robust 72% YoY growth, largely driven by strong market demand and scaled execution.

Precision Tech & Auto Components rose 15% YoY to ₹471 Cr: Driven by steady business momentum across precision technology, domestic market traction, and sustained export demand.

PBT expanded 117% YoY to ₹42 Cr: Strong operating leverage lifted PBT margin to 6.1% vs 3.4% in Q2 FY26, improvement of ~270 bps.

Operating Efficiencies & Margins

Aerospace & Defence Expansion
Segment EBITDA expanded to Rs29 Cr, maintaining high margins at 21% with elevated technical moats.

Precision Tech EBITDA demonstrated healthy growth
Segment EBITDA jumped to ₹61 Cr (margin contracted by ~90 bps).

Balance Sheet Health
Net cash surplus of **Rs77 Cr** as of September 2026, backing disciplined growth investments.

Segmental Performance Breakdown

₹ Cr

Aerospace & Defence	Q2 FY27	Q2 FY26	YoY %
Revenue	139	81	72% ▲
EBITDA	29	17	72% ▲
EBITDA %	21.0%	21.0%	-

Precision Tech & Auto Components	Q2 FY27	Q2 FY26	YoY %
Revenue	471	409	15% ▲
EBITDA	61	57	8% ▲
EBITDA %	13.0%	13.9%	(90 bps)

Key Financials (₹ Cr)

Consolidated

Particulars	Q2 FY27	Q2 FY26	YoY %
Total Income	683	564	21% ▲
EBITDA	103	79	30% ▲
EBITDA %	15.1%	14.1%	~106 bps
PBT	42	19	117% ▲
PBT %	6.1%	3.4%	~270 bps

Investor Takeaway: Scale in high-barrier aerospace and operating leverage in precision auto parts establish a resilient, high-margin industrial foundation.

Raymond Limited: H1 FY27 Highlights

Business Updates

Total Income increased 17% YoY to ₹1,311 Cr: Resilient performance across our core precision engineering and aerospace & defence segments.

Aerospace & Defence revenue grew 56% YoY to ₹262 Cr: Driven by aggressive production scaling and disciplined operational execution.

Precision Tech & Auto Components rose 13% YoY to ₹915 Cr: Driven by sustained export ramp-up, capacity utilization, and expanding customer wallet share.

PBT expanded 69% YoY to ₹84 Cr: Strong operating leverage lifted PBT margin to 6.4% vs 4.4% in H1 FY26, improvement of ~200 bps.

Operating Efficiencies & Margins

Aerospace & Defence Expansion
Segment EBITDA reached Rs55 Cr (contracted by ~130 bps) on account of R&D investments, inflation, logistics, material & ramp-up headwinds.

Precision Tech EBITDA Surge
Segment EBITDA jumped to ₹122 Cr (improved by ~110 bps), driven by volume growth, an improved product mix, enhanced operating leverage, and disciplined cost reduction initiatives.

Balance Sheet Health
Net cash surplus of **Rs77 Cr** as of September 2026, backing disciplined growth investments.

Segmental Performance Breakdown

₹ Cr

Aerospace & Defence	H1 FY27	H1 FY26	YoY %
Revenue	262	168	56% ▲
EBITDA	55	38	46% ▲
EBITDA %	21.1%	22.4%	(~130 bps)

Precision Tech & Auto Components	H1 FY27	H1 FY26	YoY %
Revenue	915	808	13% ▲
EBITDA	122	99	24% ▲
EBITDA %	13.4%	12.3%	~110 bps

Key Financials (₹ Cr)

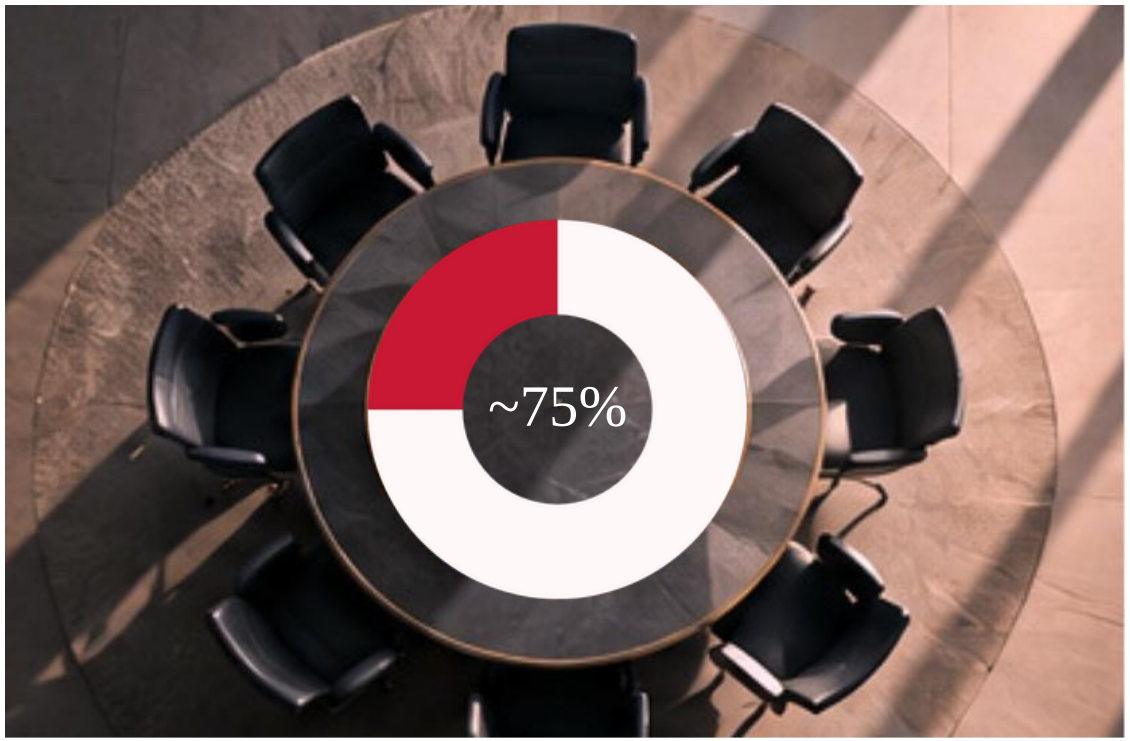
Consolidated

Particulars	H1 FY27	H1 FY26	YoY %
Total Income	1,311	1,119	17% ▲
EBITDA	203	167	22% ▲
EBITDA %	15.5%	14.9%	~60 bps
PBT	84	50	69% ▲
PBT %	6.4%	4.4%	~200 bps

Investor Takeaway: Scale in high-barrier aerospace and operating leverage in precision auto parts establish a resilient, high-margin industrial foundation.

07
Governance and risk

RING-FENCED BY DESIGN



INDEPENDENT DIRECTORS

Independent directors make up **approximately 75%** of the board across all three listed entities.

Top-100 Indian corporate average

~50%

This is not a statutory response to LODR, LODR would allow far less.

It is a deliberate architecture.

THE PROCESS

THREE LISTED ENTITIES

Raymond LIMITED

Raymond LIFESTYLE

Raymond REALTY

PROMOTER'S ROLE

Largest shareholder and chairs the Board.

KEY COMMITTEES

That actually control the organization are held entirely by independent directors.

- **AUDIT**
- **RELATED-PARTY APPROVALS**
- **APPOINTMENTS**
- **PAY**
- **RISK**

AUDITORS

Group companies have Big 4 auditors.

Every proposal reaches the board after it has been vetted and recommended by an independent committee — the board acts on an independent recommendation, not on a promoter initiative.

Credit Profile

Total Rated Debt
₹9,476
₹ Crores

100% STABLE OUTLOOK

Lifestyle Pillar
Rating Breakdown



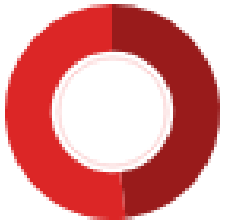
72% rated "AA / A1+"
₹ 4,266 cr

Realty Pillar
Rating Breakdown



100% rated "A Category"
₹ 3,230 cr

Engineering Pillar
Rating Breakdown



100% rated "A Category"
₹ 1,980 cr

CARE	CRISIL
AA / A1+	
A(+) / A1	
A / A(-)	
BBB / A3	

Business	Entities	LT Rated Amt	LT Rating	Outlook	ST Rated Amt	ST Rating
Lifestyle	**Raymond Lifestyle Ltd**	₹ 1500 cr	AA	Stable	₹ 820 cr	A1 (+)
Lifestyle	RLL (Commercial Paper)	₹ 550 cr	A1 (+)	Stable	-	-
Lifestyle	RLL (NCD)	₹ 200 cr	AA	Stable	-	-
Lifestyle	Raymond Luxury Cottons Ltd	₹ 125 cr	A (+)	Stable	₹ 200 cr	A1
Lifestyle	Silver Spark Apparel Ltd	₹ 101 cr	A	Stable	₹ 206 cr	A1
Lifestyle	Everblue Apparel Ltd	₹ 10 cr	BBB	Stable	-	-
Lifestyle	Raymond Uco Denim Ltd	₹ 399 cr	BBB-	Stable	₹ 155 Cr	A3
Realty	**Raymond Realty Ltd**	₹ 1000 cr	A (+)	Stable	-	-
Realty	Ten X Realty Ltd	₹ 730 cr	A (+)	Stable	-	-
Realty	Ten X Realty East Ltd	₹ 500 cr	A (-)	Stable	-	-
Realty	Ten X Realty West Ltd	₹ 1000 cr	A (-)	Stable	-	-
Engineering	**JK Maini Precision Technology Ltd**	₹ 800 cr	A (+)	-	₹ 150 cr	A1 (+)
Engineering	JK Maini Global Aerospace Ltd	₹ 950 cr	A	-	₹ 80 cr	A1

Significant credit strength – 100% of portfolio facilities maintain "Stable" outlook; ₹8,912 cr (~94%) rated "A" or above

1. Primary Source: CARE Ratings bulletins. LT: Long Term Facilities | ST: Short Term Facilities | CP: Commercial Paper | NCD: Non-Convertible Debentures.
2. CRISIL Dual-Rating Alignment: Raymond Lifestyle Ltd affirmed at AA/Stable (LT ₹ 1,450 cr) & A1+ (ST ₹ 820 cr); Raymond Uco Denim Ltd at BBB-/Stable (LT ₹ 458 cr) & A3 (ST ₹ 148 cr).

08
ESG and people

Transforming ESG targets into real-world impact.

RAYMOND LIFESTYLE | Textiles & Apparel

GHG REDUCTION



738 tCO_2e cut

Equivalent to removing 160 passenger vehicles from the road for one entire year.



WATER SAVED

-36% water use YoY

Conserves enough water to fill approximately 150 Olympic-sized swimming pools.



RAYMOND LIMITED | Precision Engineering

SOLAR ENERGY IMPACT

11.5 Million Units

Solar Power consumed last year

Capable of powering 10,000 average households for an entire year.



RAYMOND REALTY | Real Estate & Cities

WASTE DIVERTED

1,166+ Metric Tons

(comprising finishing & wet/dry waste)



Diverted from landfills—equivalent to the volume of over 100 large standard ocean shipping containers.

SMART WASTE MANAGEMENT



100% E-waste recycled (13 kg)

4,000 kg wet waste processed



Ensuring zero environmental runoff while processing 4 metric tons of organic waste.

Comparative ESG Actions Across All Raymond Group

Raymond Lifestyle

ENVIRONMENTAL ACTION

- 15% Scope 1 & 2 GHG cut target (3.7% cut in FY26).
- 18.5% Renewable Energy achieved (Target 25%).
- 73.54% waste diverted from landfill (Goal: Zero Waste).
- Zero Liquid Discharge (ZLD) at Chhindwara (37.22% progress).

SOCIAL & HUMAN CAPITAL

- 37.22% Female diversity (target 40%).
- Zero fatalities in workspace safety.
- Best Workplace for Women; 100% staff insured & trained.
- <15% employee turnover target maintained.

GOVERNANCE & VALUE CHAIN

- 100% Independent Chairs across all Board Committees.
- Board-level ESG Committee with Independent Director chair.

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Raymond Limited

CLEAN ENERGY & AUDITS

- Consumed 11.5 Mn units of Solar Power last year.
- 100% LED fixture transition replacing incandescent lamps.
- Motion sensors for auto lighting in meeting rooms & offices.
- Compressed air audits to reduce leaks and open usages.
- Plant-wide energy audits driving continuous efficiency.

CIRCULARITY & WASTE RECYCLING

- Machine neat oil recycling closed-loop system.
- Compacted metal scrap recycled with foundries and mills.
- 100% hazardous and electronic waste sent via e-portal.
- Reusable wooden & plastic pallets; minimizing cardboard.

SMART OPERATIONS & EFFLUENT

- Paperless Smart Factory implemented via shopfloor IoT.
- Dedicated Sewage Treatment Plant (STP) management.
- Grouped product logistics and staff transportation routes.
- Zero open discharges and reduced chemical hazards.

Raymond Realty

ENERGY & CLEAN MOBILITY

- 3 Electric Vehicles (EVs) deployed for site-to-site travel.
- Solar hot water panel integrations on development sites.
- FY26: Scope 1 & 2 Emissions: 738 tCO_2e
- Energy-efficient construction plant operations.
- Q2FY27: Awarded IGBC Green Homes Silver Certification for TenX Habitat (Phase 1)

WATER & WASTE DIVERSION

- Rainwater harvesting systems active across 100% of sites.
- 100% low-flow sanitary fixtures implemented everywhere.
- 4 OWCs at TenX Habitat processing ~4,000 kg wet waste.
- 1,154 MT finishing waste + 8.78 MT dry/wet waste diverted.
- 100% recycling of generated E-Waste (13 kg).

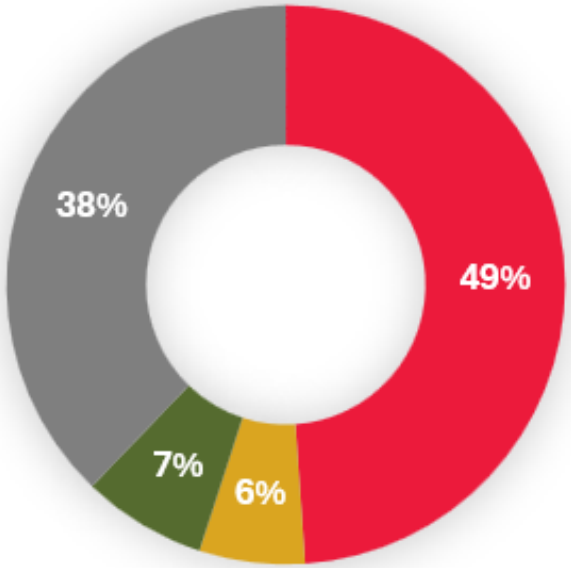
OCCUPATIONAL SAFETY (OHS)

- Zero Fatalities from FY20 through Q2 FY27.
- Achieved 100% Health & Safety training coverage for construction workers
- Recycled wastewater utilized for site landscaping.
- Rigorous personal protective equipment (PPE) protocols.

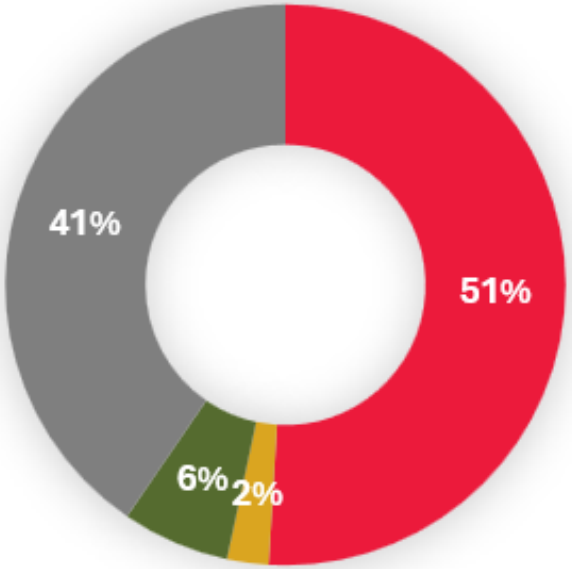
Shareholding Summary

PROMOTER STEWARDSHIP	48.87% – 59.62%	PUBLIC FREE FLOAT	40.36% – 51.10%	REPORTING BENCHMARK	30-Sept-2026

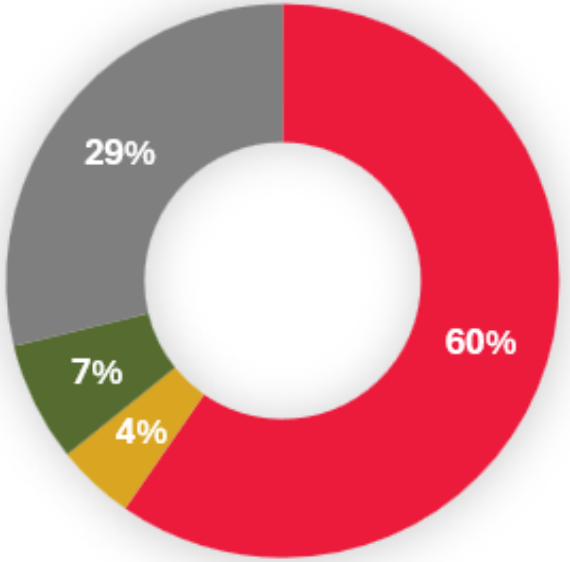
Raymond Limited



Raymond Realty Limited



Raymond Lifestyle Limited



Category / Metric
Promoter & Group Holding %
Domestic Institutions
Foreign Institutions
Non-Institutions / Retail

Category / Metric	Raymond Ltd	Raymond Realty Ltd	Raymond Lifestyle Ltd
Total Public Shareholders Count	2,50,426	2,01,721	1,39,024

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Thank You