



PRISM JOHNSON LIMITED

Ref. : 2025-26/Q-4/IP

May 14, 2026

The National Stock Exchange of India Limited, Exchange Plaza, Bandra-Kurla Complex, Bandra (East), Mumbai – 400 051.	BSE Limited, Corporate Relationship Department, P. J. Towers, Dalal Street, Fort, Mumbai – 400 023.
Code : PRSMJOHNSN	Code : 500338

Dear Sir,

Pursuant to Regulation 30 and 51 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we submit herewith a copy of the Investor Presentation dated May 14, 2026 on the Audited Standalone and Consolidated Financial Results of the Company for the quarter and year ended March 31, 2026.

The said Investor Presentation will also be made available on the website of the Company at www.prismjohnson.in.

We request you to kindly bring the above information to the notice of your members.

Thanking you,

Yours faithfully,

For **PRISM JOHNSON LIMITED**

SHAILESH DHOLAKIA
Company Secretary &
Compliance Officer

Encl. : As above



PRISM JOHNSON LIMITED

Amongst India's Leading
Integrated
Building Materials Companies

Q4 FY26 INVESTOR UPDATE
May 2026

PRISM[®]
CEMENT



JOHNSON[®]
DESIGNERS' CHOICE





Sustainable Growth with a Stronger Balance Sheet Foundation

Prism Johnson Limited closed FY26 on a stronger footing, delivering improvements in both balance sheet strength and operating performance across all three businesses—Prism Cement, H & R Johnson, and Prism RMC. Our consolidated revenue ⁽¹⁾ stood at ₹7,404 crore, grew by 8.4% YoY, while EBITDA ⁽¹⁾ increased to ₹693 crore, up 52.1% YoY.

Amid a challenging operating environment—including industry consolidation in cement, elevated gas costs in tiles, and pressure on trade receivables in the RMC business—the Company prioritised financial discipline and deleveraging, alongside continued focus on cost normalisation and operational efficiencies.

Our effective net debt⁽²⁾ reduced to ₹646 crore at the end of FY26, compared to ₹1,138 crore at the end of FY25, strengthening financial position and providing solid foundation for our next phase of growth.

⁽¹⁾ Consolidated, excluding RQBE

⁽²⁾ Effective Net Debt includes Financial Obligations, which primarily comprises trade payables/vendor financing facilities availed by the Company to support working capital requirements

₹693 crore

EBITDA in FY26



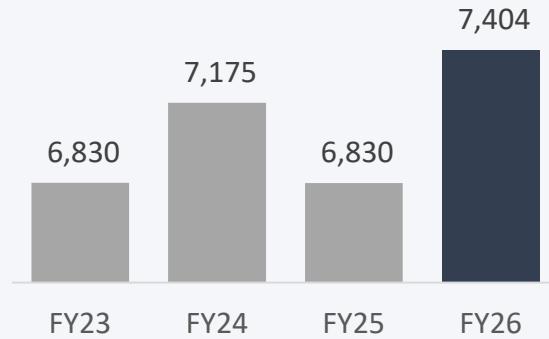
+52.1% YoY

₹646 crore

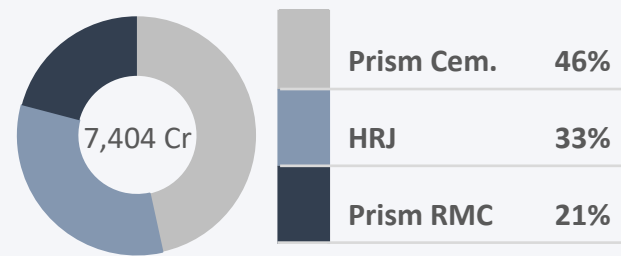
Effective net debt⁽²⁾ as on
31st March 2026

FY26 Financial Performance Highlights | Consolidated (Ex. RQBE)

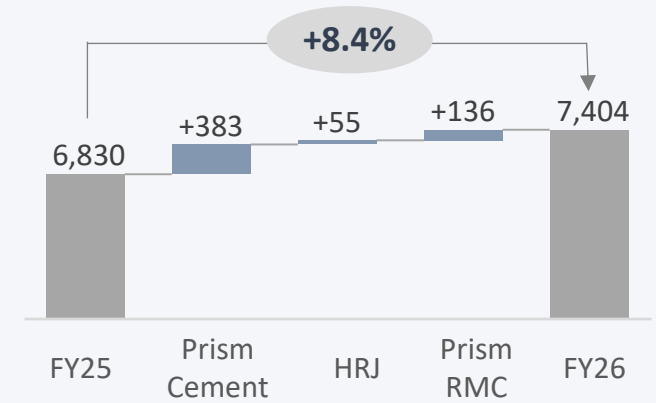
Revenue (₹ Crs)



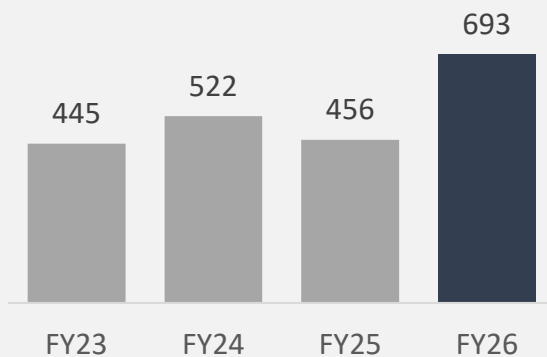
Revenue Mix - FY26 (%)



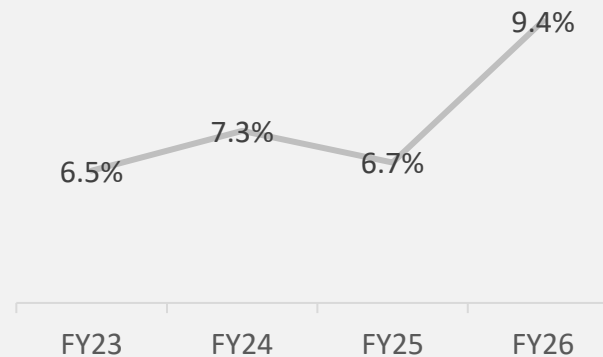
Revenue Bridge | Segment Contribution



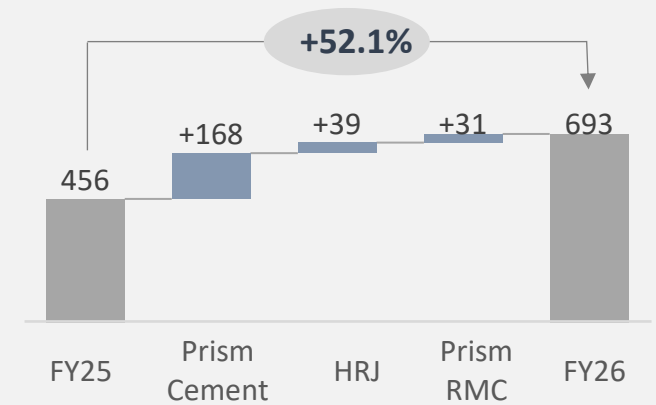
EBITDA (₹ Crs)



EBITDA Margin (%)

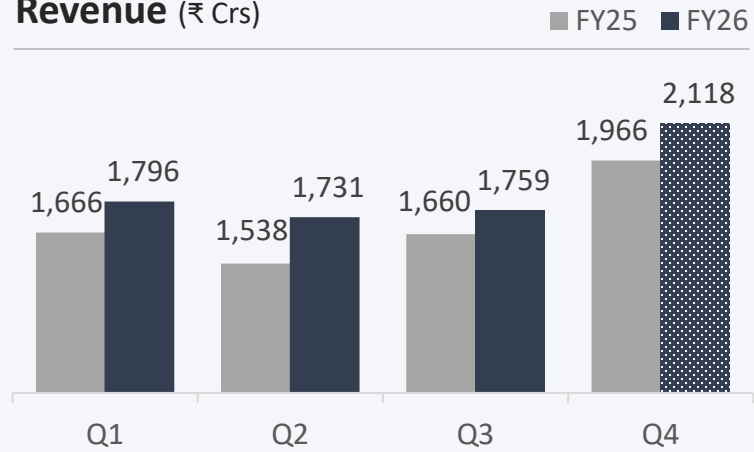


EBITDA Bridge | Segment Contribution

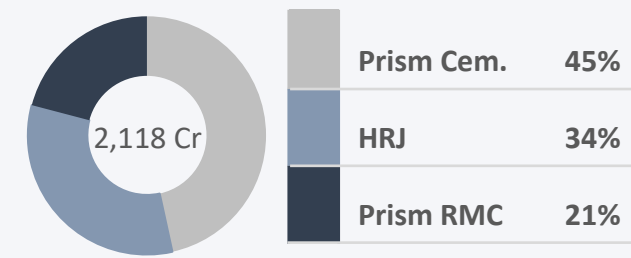


Q4 FY26 Financial Performance Highlights | Consolidated (Ex. RQBE)

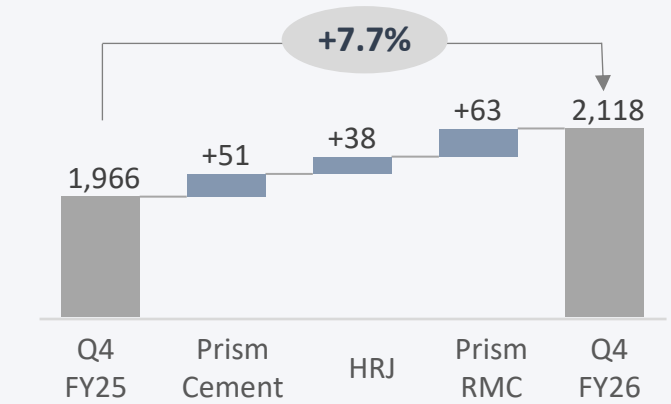
Revenue (₹ Crs)



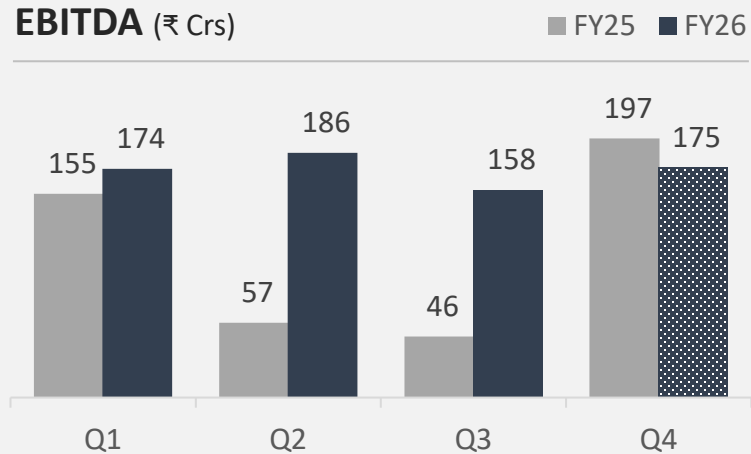
Revenue Mix – Q4 FY26 (%)



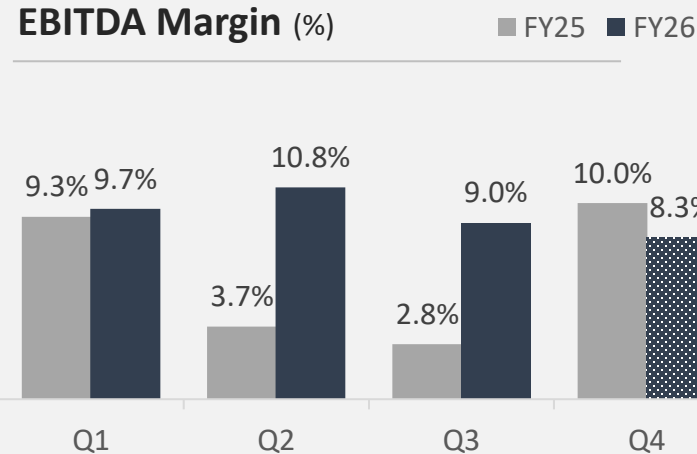
Revenue Bridge | Segment Contribution



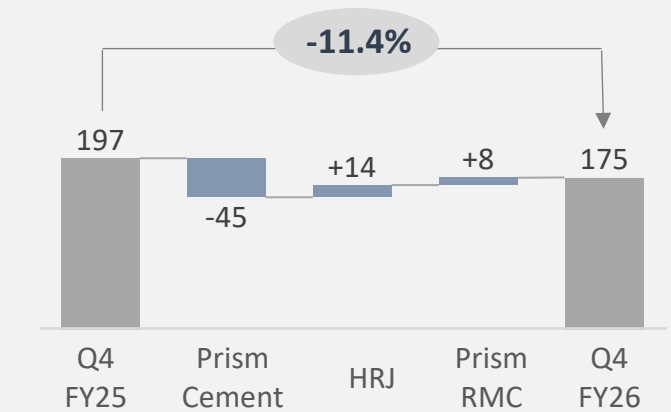
EBITDA (₹ Crs)



EBITDA Margin (%)

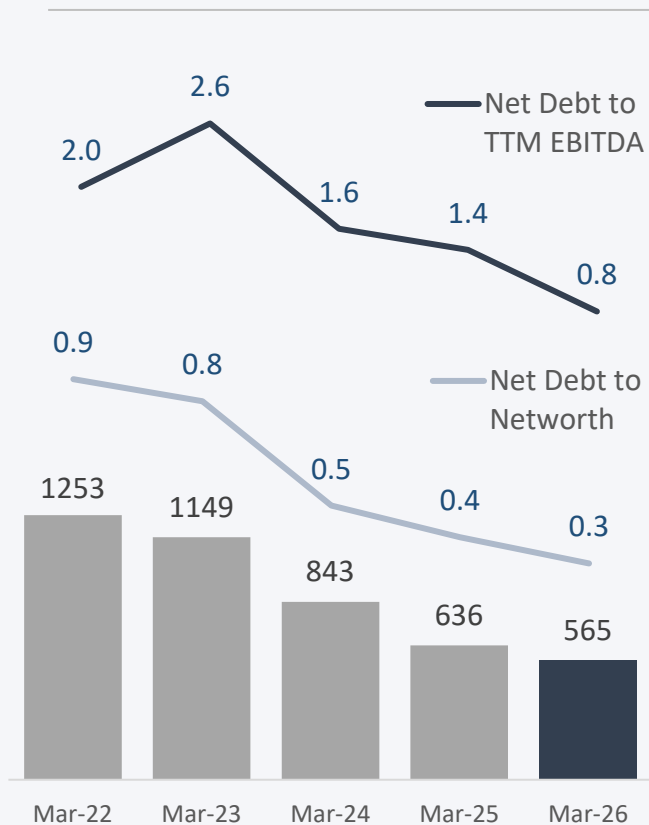


EBITDA Bridge | Segment Contribution

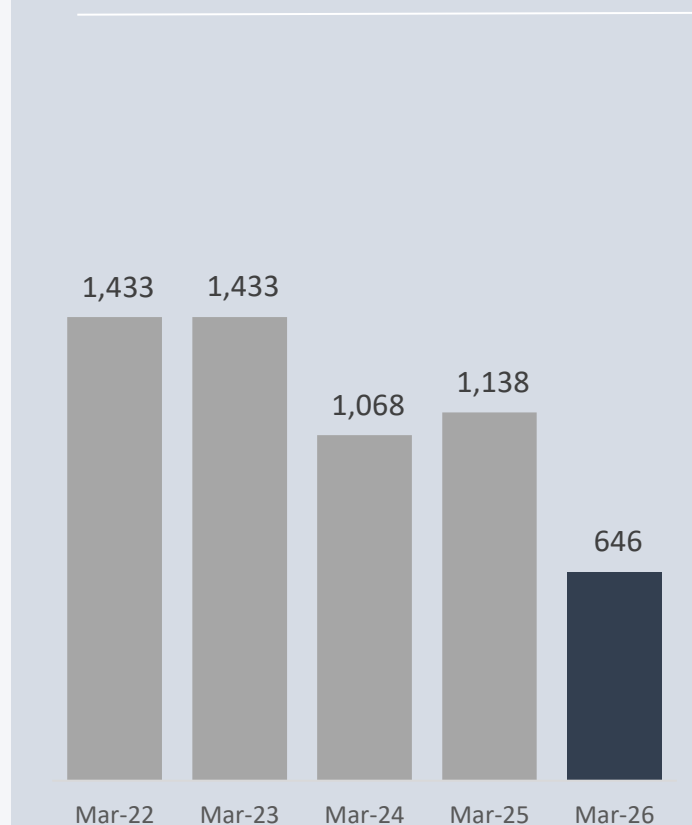


Debt | Strengthening Balance Sheet Through Sustained Debt Reduction & Non-Core Asset Monetisation

Net Debt (₹ Crs)



Effective Net Debt⁽¹⁾ Includes Financial Obligations (₹ Crs)



	Mar-25	Mar-26
Long Term Debt ⁽²⁾	964	1,003
Short Term Debt	144	110
Cash, FD & Bank Balance	472	548
Net Debt	636	565
Financial Obligations ⁽¹⁾	502	81
Effective Net Debt⁽¹⁾ (Including Financial Obligations)	1,138	646

Divestment of Raheja QBE (51% stake)

₹324 crore Expected Proceeds⁽²⁾

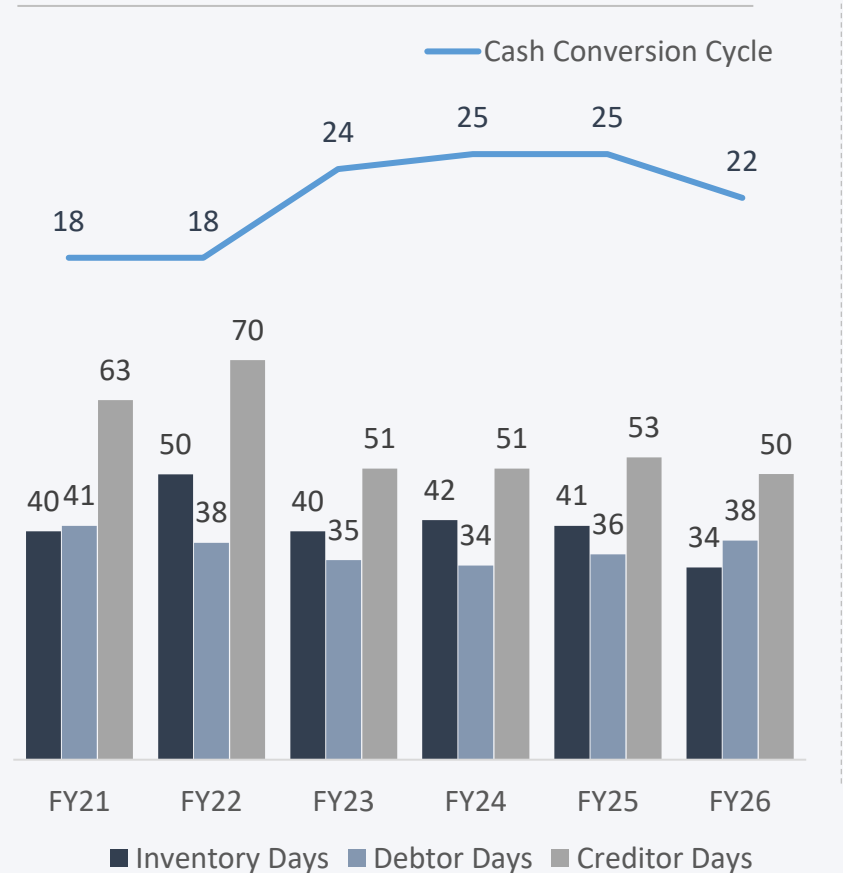
- Shall be utilised for **debt reduction** and balance sheet strengthening
- Shareholders and IRDAI approval received

⁽¹⁾ Effective Net Debt includes Financial Obligations, which primarily comprises trade payables/vendor financing facilities availed by the Company to support working capital requirements

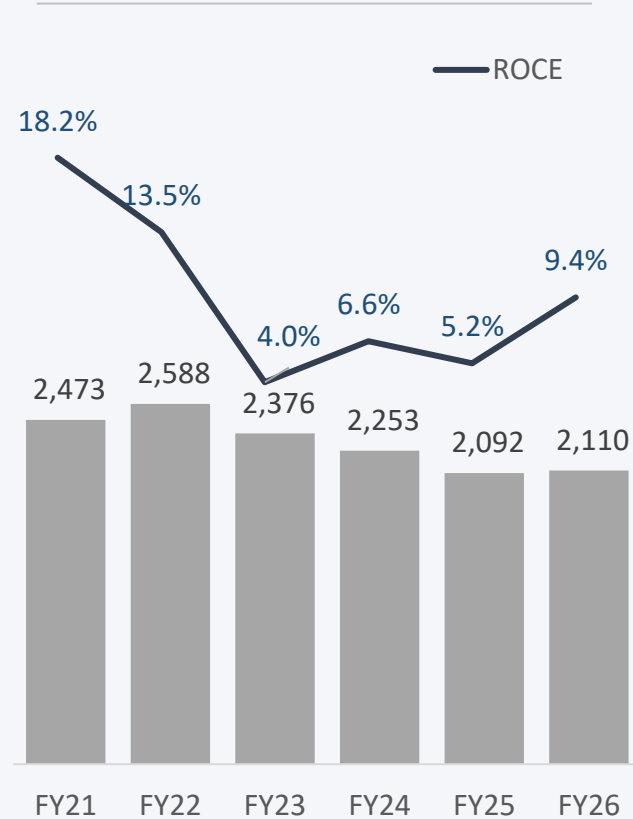
⁽²⁾ Raheja QBE - the total consideration to be received by the Company for the proposed transaction is subject to certain adjustments on the completion of the proposed transaction, in the manner set out in the Share Purchase Agreement. Transaction is expected to be completed in next few weeks.

Balance Sheet & Cash Flow Strength | Consolidated (Ex. RQBE)

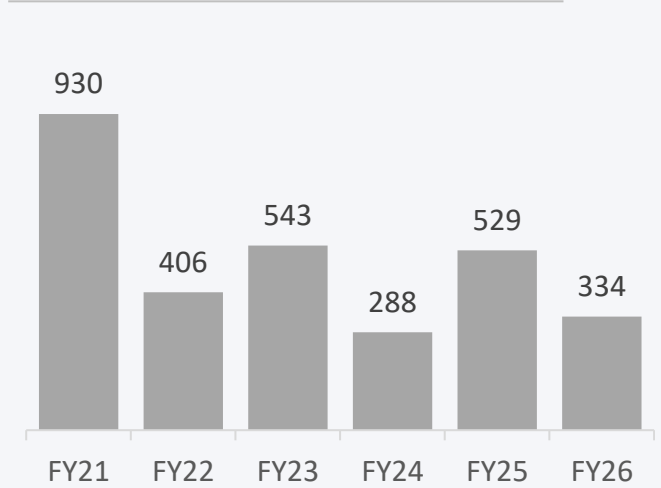
Working Capital⁽¹⁾ (Days)



Capital Employed (₹ Crs) & ROCE⁽²⁾



Free Cash Flow⁽³⁾ (FCF) (₹ Crs)



Free Cash Flow (pre-capex and investments), excluding the cash outflow of ₹ 404 Crores towards payment of Financial Obligations, stood at ₹ 738 Crores in FY26

⁽¹⁾ The decrease in Creditor Days starting from FY23 is primarily due to reclassification / re-grouping in trade payables

⁽²⁾ Quarterly ROCE is annualised; full-year ROCE is on an actual basis. EBIT includes Other Income for ROCE calculation

⁽³⁾ Operating Free Cash Flows, Pre-Capex & Investments

Awards & Recognition in Q4 FY26



Green Enviro CSR Award 2026 – Cement division. Presented by Hon’ble Shri Shripad Naik, MoS - New & Renewable Energy, Gol



Outstanding Utilisation of Flyash Cement Manufacturing, 2026



Prism Johnson Limited receives **National Leadership Award 2025-26** for “Best Customer Centric Company”



OOH Phoenix Awards 2026 - H & R Johnson receives Gold for Best Data-Driven Planning in OOH



PRISM[®]
CEMENT

Prism Cement | Prominent Cement Player in the Satna Cluster

5.6 MTPA Installed Cement Capacity

Supply agreements with four grinding units, situated in Uttar Pradesh and Madhya Pradesh, for an aggregate capacity of 1.37 MTPA

54% Premium Product Mix

Share of premium products (Champion Plus, Duratech and Champion All Weather) in total cement sales volume increased to 54% in FY26 vs 42% in FY25

32.5 MW Solar Capacity

- Strong focus on sustainability with 22.5 MW WHRS and 32.5 MW solar capacity at Satna
- GHG Emissions intensity at 598 kg CO₂ per tonne of cementitious material in FY26
- AFR at 9.8% in Q4 FY26 vs 3.2% in Q4 FY25

16.7% ROCE

- ROCE for FY26 stood at 16.7% as compared to 1.2%⁽¹⁾ for FY25
- Capital Employed at around US\$ 19 per tonne of cement as of March 31, 2026

⁽¹⁾ Excluding the impact of interest on income tax refunds

Stable Demand Outlook

- Stable medium-term cement demand outlook in Central India, supported by rural and semi-urban housing demand alongside infrastructure development.
- Recent / upcoming capacity additions in Central India by other cement companies to intensify competition subject to healthy demand growth

362 km Average lead distance in FY26

- Average lead distance reduced to 362 km in FY26 from 376 km in FY25
- Catering to Central and Eastern Uttar Pradesh, Madhya Pradesh and Bihar
- Wide distribution network of around 2,300 effective dealers as of March 31, 2026



Prism Cement : Robust Full-Year Earnings, Despite One-Off Quarterly Impact

Q4 FY26 EBITDA per tonne moderated to ₹337 from ₹579 last year, represents a temporary aberration caused by strategic shift of our shutdown maintenance schedule. Traditionally undertaken in Q2–Q3, the shutdown was moved to the Q3–Q4 period to align major maintenance activities with the implementation of AFR initiatives, thereby optimising overall plant downtime.

This resulted in higher shutdown costs and a significant drawdown of clinker inventory, impacting EBITDA per tonne for the quarter. The margin compression is timing-related and linked to our maintenance calendar, rather than a reflection of underlying performance.

Despite the one-off quarterly impact, the company delivered a strong full-year performance, with FY26 EBITDA per tonne increasing to ₹543 from ₹351 in FY25, supported by disciplined cost management.

₹3,405 crore

Revenue in FY26

+12.7% YoY

₹401.6 crore

EBITDA in FY26

+72.1% YoY

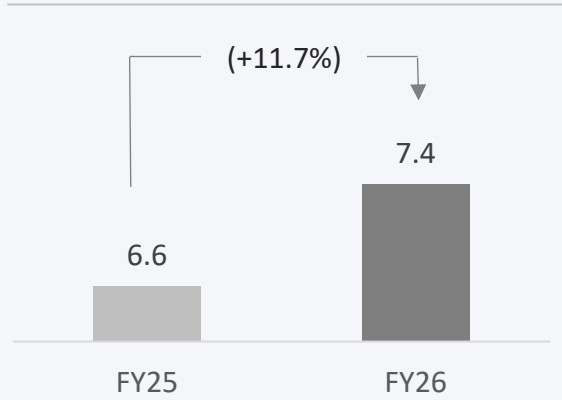
₹543

EBITDA per tonne
in FY26

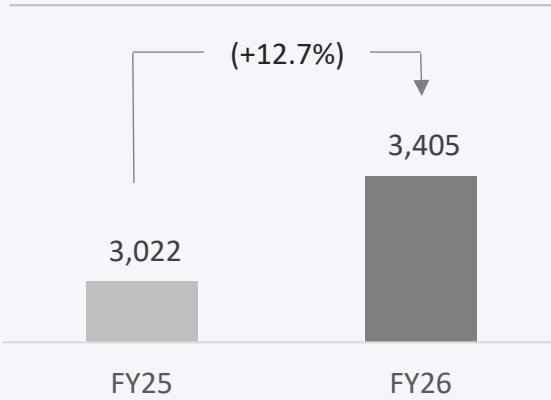
₹192/t YoY

FY26 Financial Performance Highlights

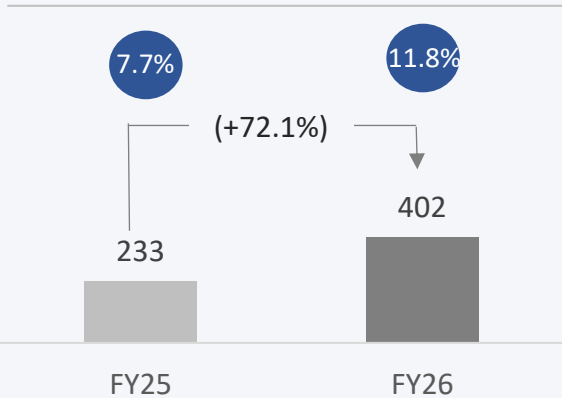
Volume⁽¹⁾ (mn tonnes)



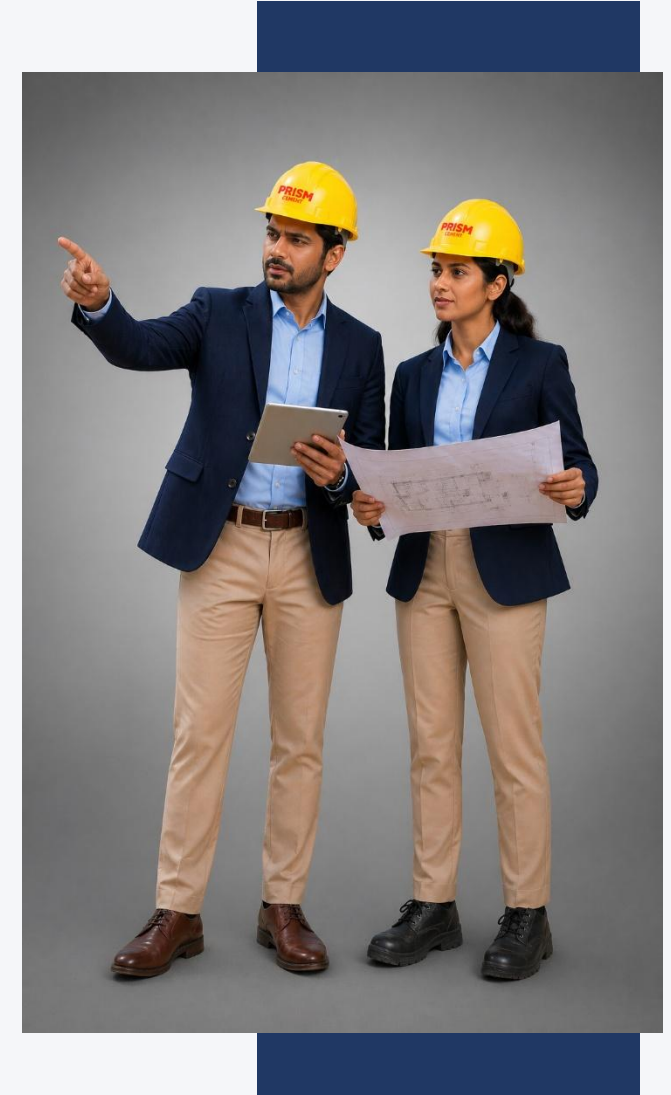
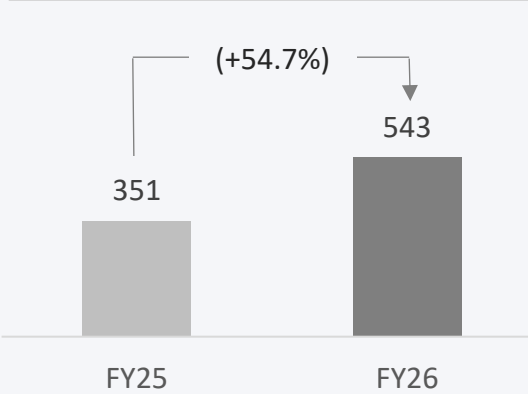
Revenue⁽¹⁾ (₹ Crs)



EBITDA (₹ Crs) ● EBITDA%



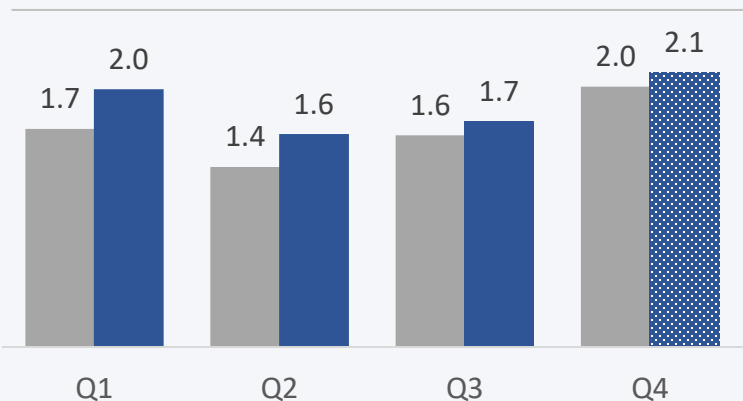
EBITDA per tonne (₹)



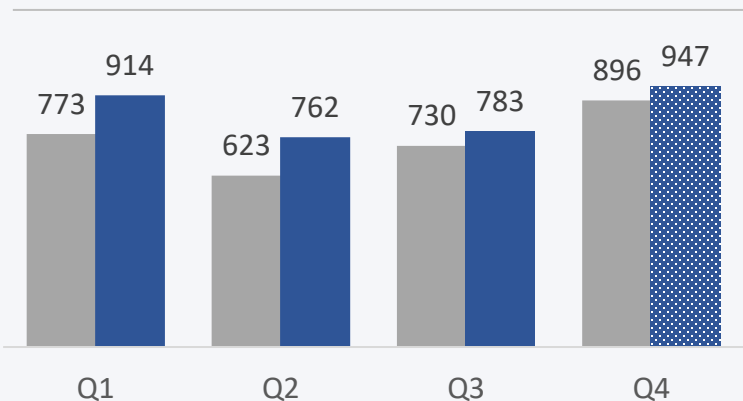
⁽¹⁾Volume and revenue include sale of Cement & Clinker

Q4 FY26 Financial Performance Highlights

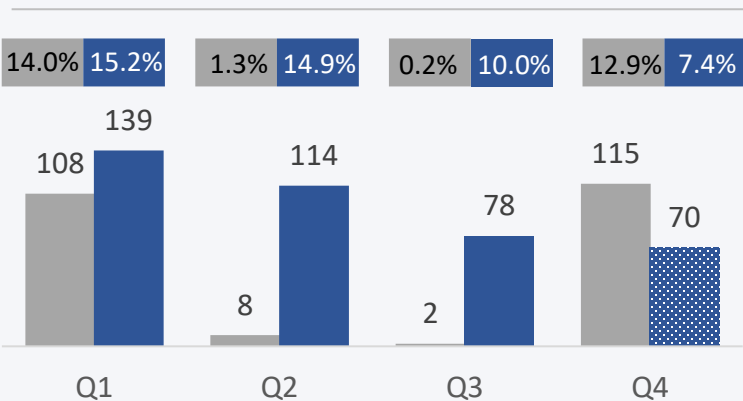
Volume⁽¹⁾ (mn tonnes) ■ FY25 ■ FY26



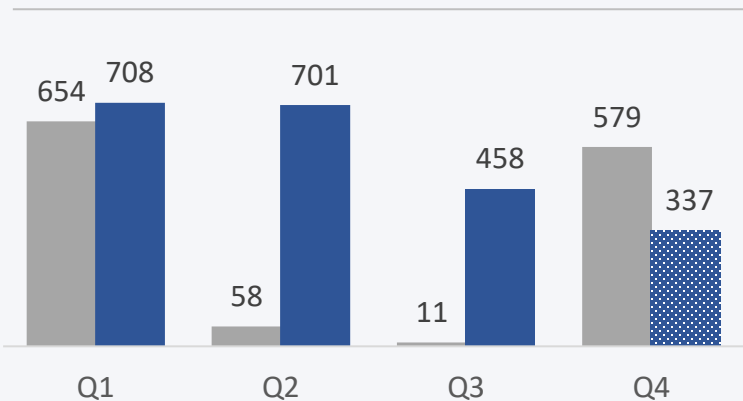
Revenue⁽¹⁾ (₹ Crs) ■ FY25 ■ FY26



EBITDA (₹ Crs) & **EBITDA%** ■ FY25 ■ FY26



EBITDA per tonne (₹) ■ FY25 ■ FY26



Volume:

- Cement & clinker sales volume grew by 5.7% YoY to 2.1 million tonnes in Q4 FY26.
- Share of premium product (of total cement sales volume) increased to 62% in Q4 FY26 vs 46% in Q4 FY25

Revenue:

- Revenue increased by 5.7% YoY to ₹ 947 crores in Q4 FY26, supported by growth in sales volume (cement + clinker).

EBITDA:

- EBITDA per ton declined to ₹337 in Q4 FY26 from ₹579 in Q4 FY25, primarily due to a scheduled maintenance shutdown, which also resulted in a clinker inventory drawdown. However, power and fuel cost savings resulting from the shutdown partially mitigated the impact.

Others:

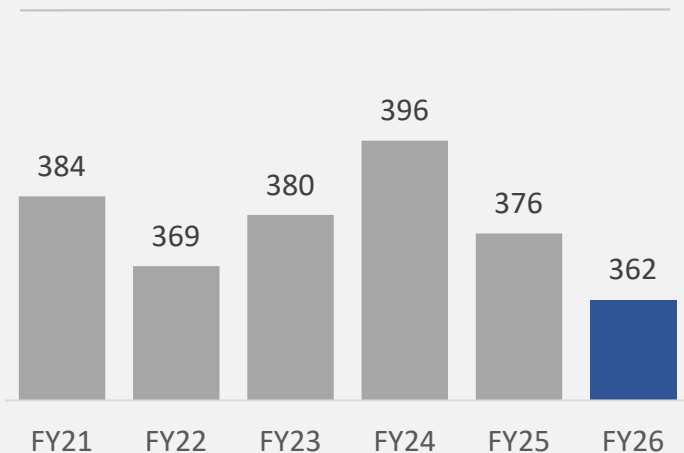
- Average lead distance stood at 351 km in Q4 FY26, similar to Q4 FY25
- Fuel cost decreased to ₹1.47 / Mcal in Q4 FY26 from ₹1.61 /Mcal in Q4 FY25

⁽¹⁾Volume and revenue include sale of Cement & Clinker

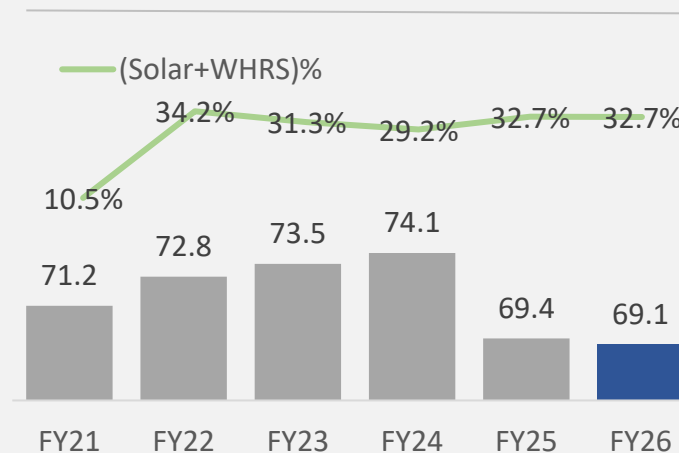
Cost Indicators

Per Tonne Metrics (₹)	Q4 FY25			Q4 FY26		
	Q4 FY25	Q4 FY26	YoY	FY25	FY26	YoY
- Power & Fuel	1,231	943	-23.4%	1,286	1,158	-9.9%
- Freight & Forwarding	1,036	1,061	2.4%	1,075	1,064	-1.0%
- Raw Material	510	532	4.3%	576	552	-4.3%
- Employee Cost	269	263	-2.0%	321	288	-10.5%
- Other Costs	960	949	-1.1%	1,007	915	-9.1%
- Change in Inventory & Stock in Trade	(48)	448	n/m	-48	88	n/m
Total Operating Cost per tonne	3,956	4,197	6.1%	4,217	4,065	-3.6%
Realisation per tonne	4,535	4,534	0.0%	4,568	4,608	0.9%
EBITDA per tonne	579	337	-41.8%	351	543	54.7%

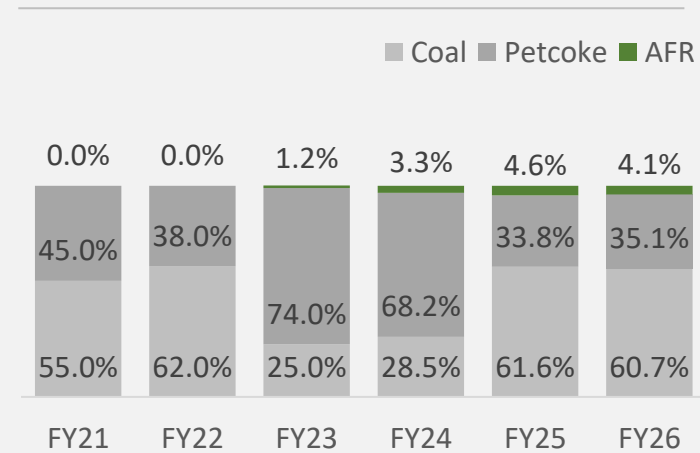
Lead Distance (km)



Power Consumption (kWh / Ton)



Dynamic Fuel Mix (%)

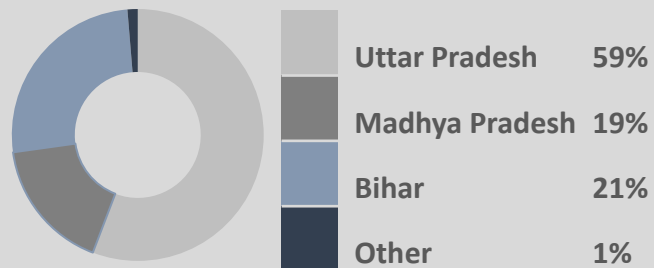


Brand Reinforcement & Market Engagement Initiatives

1 Regional Market Focus

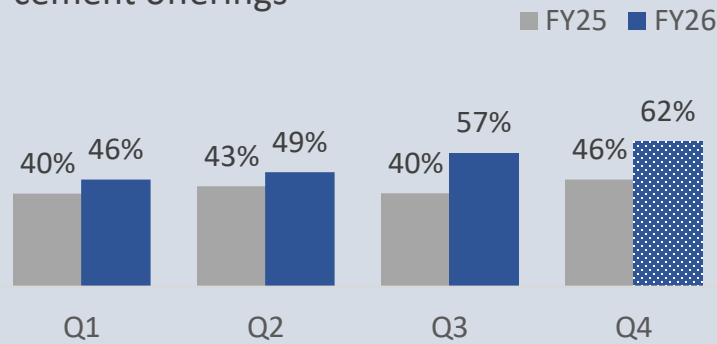
- Focused brand building and market outreach across Central & Eastern U.P., M.P., and Bihar, with continued strengthening and deepening of presence in core regional markets.

Q4 FY26 Regional Sales Breakup



2 Product Portfolio & Premiumisation

- Emphasis on premium and differentiated cement offerings

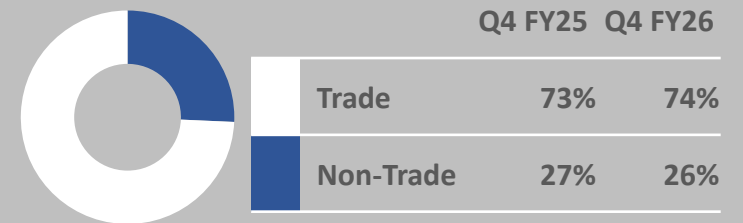


- Premium Products
- Champion Plus
- Champion Duratech
- Champion All Weather

3 Channel Mix & Customer Engagement

- Primary engagement centred around the trade channel, enabled by a strong dealer network and on-ground engagement with contractors, influencers and masons.

Q4 FY26 Sales : Trade vs. Non-Trade



Facebook Page Followers Crossed **2 Lakhs**

- Active digital outreach complementing on-ground engagement





H & R Johnson | Amongst the Leading Tiles & Bath Fittings Companies in India

Legacy Brand,
established in **1958**

Wide product range:

- Tiles
- Sanitary-ware & Bath-fittings
- Quartz & Engineered Marbles

22 Large Format
Experience Centres

- Wide Distribution Network with around 900 dealers
- Launched a multimedia advertising campaign in May 2025 in regional languages across several media platforms, including television, to further strengthen brand visibility

11 Tiles Manufacturing
Plants

➤ Tiles manufacturing capacity:
Total **~64 MSM**, including JVs

➤ Faucet manufacturing capacity:
2 plants with a combined capacity of **~3.6 million pieces** per annum

➤ Sanitaryware manufacturing capacity:
1 joint venture plant with capacity of **~11,000 tonnes** per annum

4.5 MW Solar
Capacity

- Solar Capacity across HRJ own plants
- **Rainwater harvesting** contributed **17%** of total water consumption in FY26

Capital Employed & ROCE
(Consolidated)

- ROCE improved to 4.7% in FY26 from 3.8% in FY25
- Capital Employed stood at ₹ 988 Crores





H & R Johnson : Resilient FY26 Growth & Margin Expansion

FY26 delivered a steady revenue growth of **2.3% YoY to ₹2,447 crore**, supported by both tiles and bath division. **EBITDA improved by 27.7% YoY to ₹178.7 crore** and margins expanding from **5.8% in FY25 to 7.3% in FY26**, driven by operating leverage.

During Q4 FY26, tile operations at Morbi were impacted by disruptions arising from the Middle East crisis, given the Company's relatively higher dependency on Morbi region. Despite this, the company was able to sustain revenue growth through inventory reduction.

Outlook – Q1 FY27 may see a temporary slowdown, reflecting the earlier disruption at Morbi and the resulting unhealthy lower level of inventory following the Q4 drawdown. The process of rebuilding inventory to a balanced and healthy product mix is expected to be gradual, given channel requirements for a wider SKU range, which could exert some short-term pressure on volumes.

₹2,447 crore

Revenue in FY26

+2.3% YoY

₹178.7 crore

EBITDA in FY26

+27.7% YoY

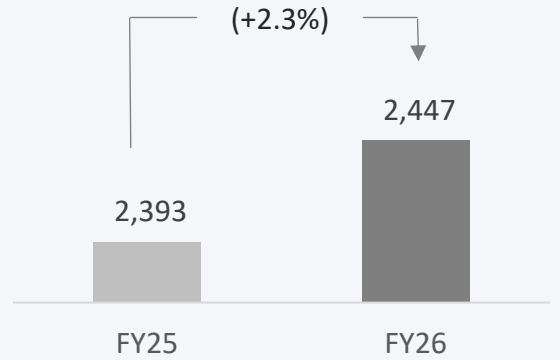
7.3%

EBITDA margin
in FY26

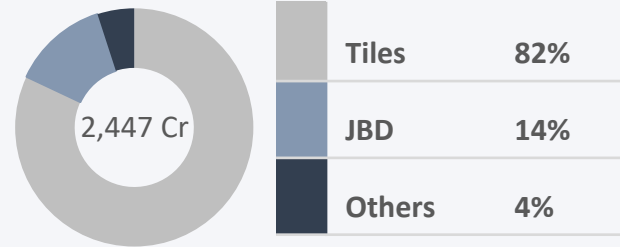
+145 bps YoY

FY26 Financial Performance Highlights

Revenue⁽¹⁾ (₹ Crs)

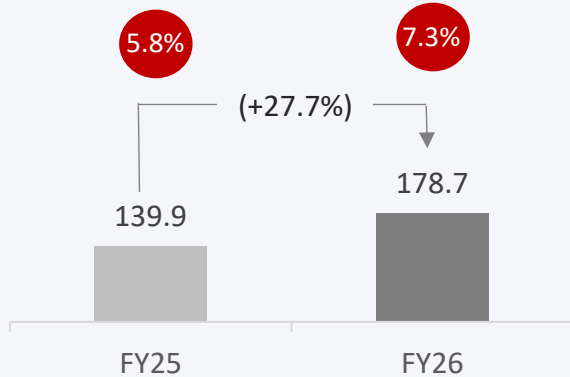


Revenue Mix – FY26 (%)

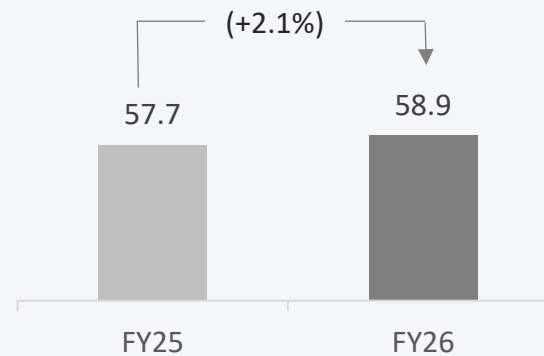


EBITDA (₹ Crs)

EBITDA%



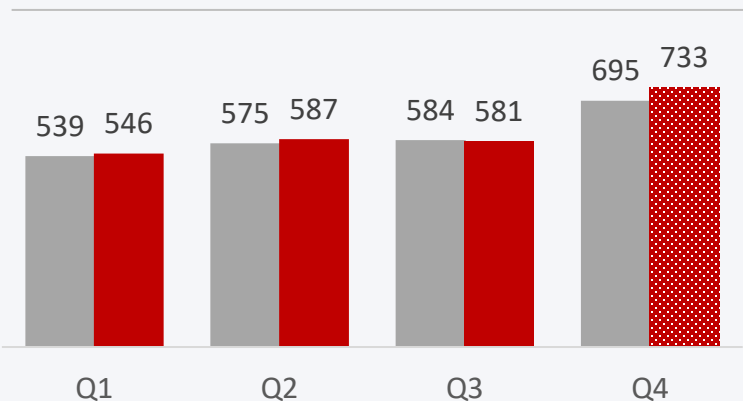
Tiles Volume (million m²)



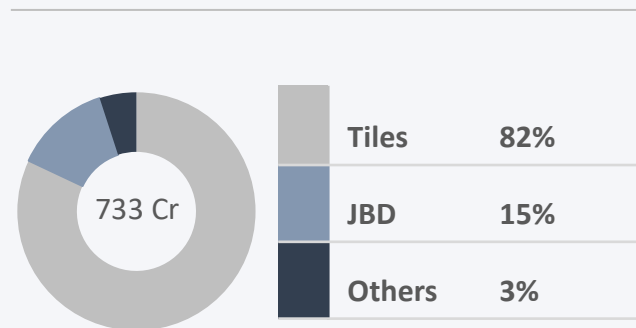
⁽¹⁾ Includes Tiles, JBD and others

Q4 FY26 Financial Performance Highlights

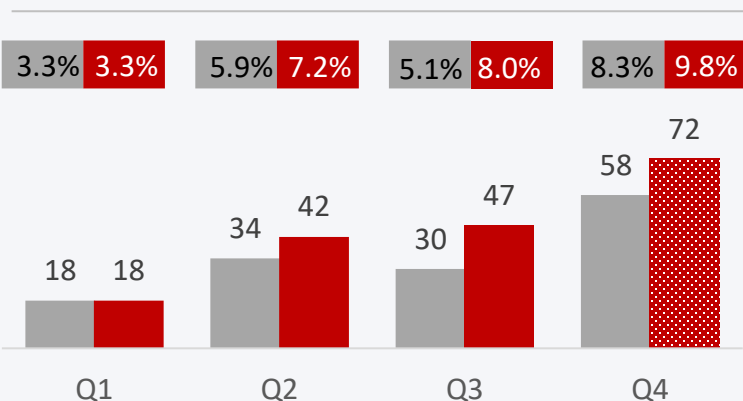
Revenue⁽¹⁾ (₹ Crs) ■ FY25 ■ FY26



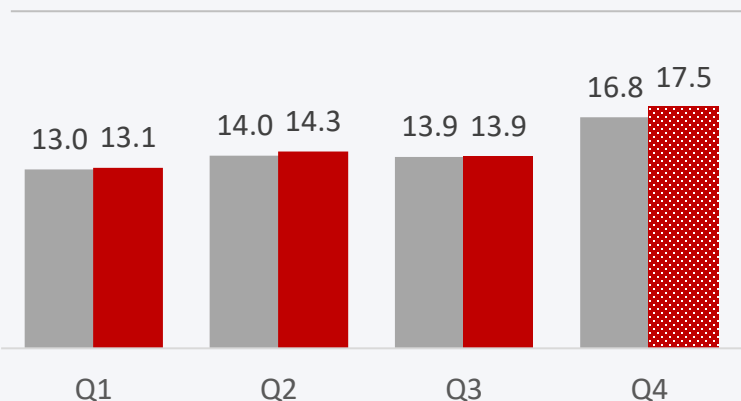
Revenue Mix – Q4 FY26 (%)



EBITDA⁽¹⁾ (₹ Crs) & **EBITDA%** ■ FY25 ■ FY26



Tiles Volume (million m²) ■ FY25 ■ FY26



Revenue:

- Tiles Division: Revenue grew 5.2% YoY to ₹598 crore in Q4 FY26, supported by inventory reduction amid operational disruptions arising from Middle East crisis.
- Bath Division: Revenue increased 17.1% YoY to ₹109 crore in Q4 FY26, driven by strong acceptance of refreshed products, improved channel execution & supply chain rationalisation.
- JMQ : impacted due to export constraints.

Volume (Tiles):

- Tiles sales volumes increased by 4.5% YoY to 17.5 MSM in Q4 FY26.
- Domestic tiles sales volume grew by 4.6% YoY while Exports sales volume grew by 2.7% YoY in Q4FY26.
- Capacity utilisation stood at ~66.2% in FY26, providing headroom for volume growth and potential operating leverage, subject to demand conditions and supply disruption.

EBITDA:

- EBITDA margin improved by 147 basis points YoY to 9.8% in Q4 FY26, driven by higher volume, lower power & fuel costs following shutdowns of Morbi plants amid the Middle East crisis, partially offset by the impact of inventory drawdown.

(1) Includes Tiles, JBD and others (IPNR & JMQ)

Key Focus Areas

1 Marketing Intensity

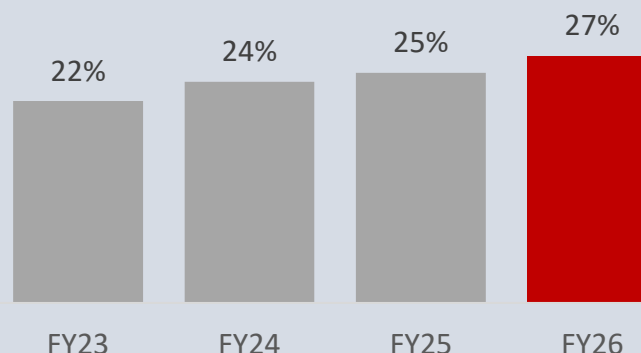
Brand visibility strengthening through intensified marketing, including a multimedia advertising campaign launched in May 2025.



2 Product mix

The company’s strong legacy, brand recall and distribution strengths supports **GVT scale-up** and product mix improvement.

Share of GVT (Tiles Sales Volume) (%)



3 Market & Product Expansion

Dealer network

Headroom for deeper penetration in under-served markets such as **North India**.

Non-tile business

Leverage Johnson brand strength and established network to support non-tile businesses.

4 Capacity & Operating Leverage

66.2%

Capacity utilization in FY26

Meaningful headroom for operating leverage as utilisation improves, supported by rationalisation/modernisation of capacities.



Prism RMC | Amongst the Leading RMC Players with a Pan-India Presence

89 **46**
Plants⁽¹⁾ Cities / Town

- Amongst top four players in the RMC sector with pan India presence
- One technical lab that is certified by National Accreditation Board for Testing and Calibration Laboratories to ensure quality adherence

Sector Tailwinds

- Beneficiary of demand recovery from real estate and infrastructure sectors.
- Strong ROCE potential for existing business with improvement in plant capacity utilisation levels, apart from favourable impact of franchisee scale-up

(1) Including franchisee plants



Commercial Concrete

Core business catering to the concrete requirements of metro cities and semi-urban areas; serves as a steadfast contributor to the prolific development of urban India



Mega Projects

Meets the growing demand of high-quality ready-mix concrete in infrastructure sub-sectors, such as Highways, Bullet Trains, Power Plants, Refineries, Ports and Jetties



Construction Chemicals

Under Endura Construction Chemicals, we provide advanced construction chemical solutions for concrete and cement, serving both project and retail channels, backed by deep technical expertise and continuous innovation



Prism RMC: Robust FY26 Growth Driven by Commercial Concrete Business

Prism RMC delivered a strong financial performance in FY26, with revenue growing 9.6% YoY to ₹1,551 crore and EBITDA increased by 37.2% YoY to ₹113 crore. Margins expanded from 5.8% in FY25 to 7.3% in FY26, reflecting improved operating efficiencies driven primarily by higher volumes from the Commercial Concrete (CC) segment.

Overall volumes (CC + Mega) declined in FY26 compared to FY25, due to lower volumes in the Mega Projects segment, which underwent a transition in its business model. With the transition now completed, the business has shown a gradual recovery over the past few quarters (grew 75.2% QoQ in Q4FY26), supported by a strong project pipeline and a more disciplined project selection approach.

The RMC business continues to remain focused on enhancing plant utilisation to drive operating leverage, optimising fleet and pump efficiency to improve cost and delivery effectiveness, passing on input cost increases arising from global supply-side pressures and increasing the share of value-added products.

₹1,551 crore

Revenue in FY26

+9.6% YoY

₹113 crore

EBITDA in FY26

+37.2% YoY

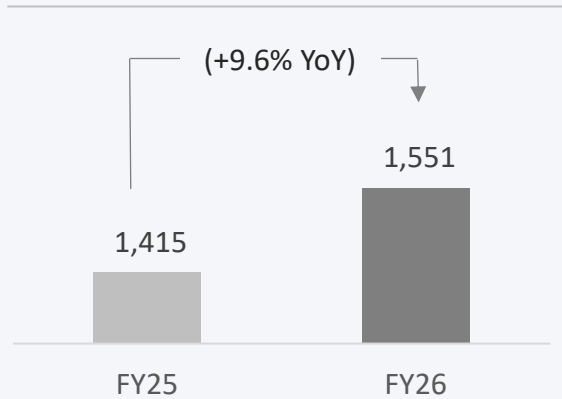
7.3%

EBITDA margin
in FY26

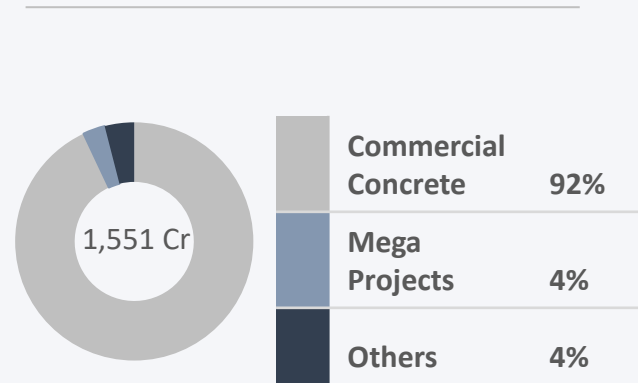
+146 bps YoY

FY26 Financial Performance Highlights

Revenue (₹ Crs)

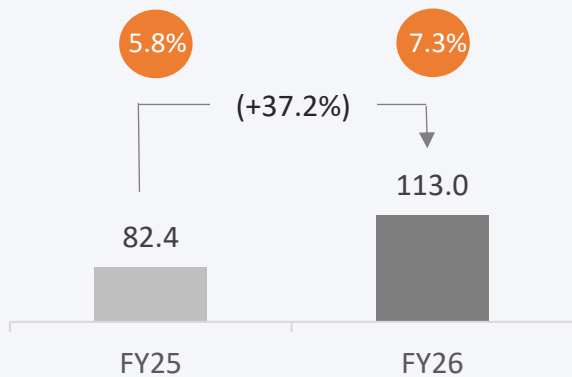


Revenue Mix – FY26 (%)

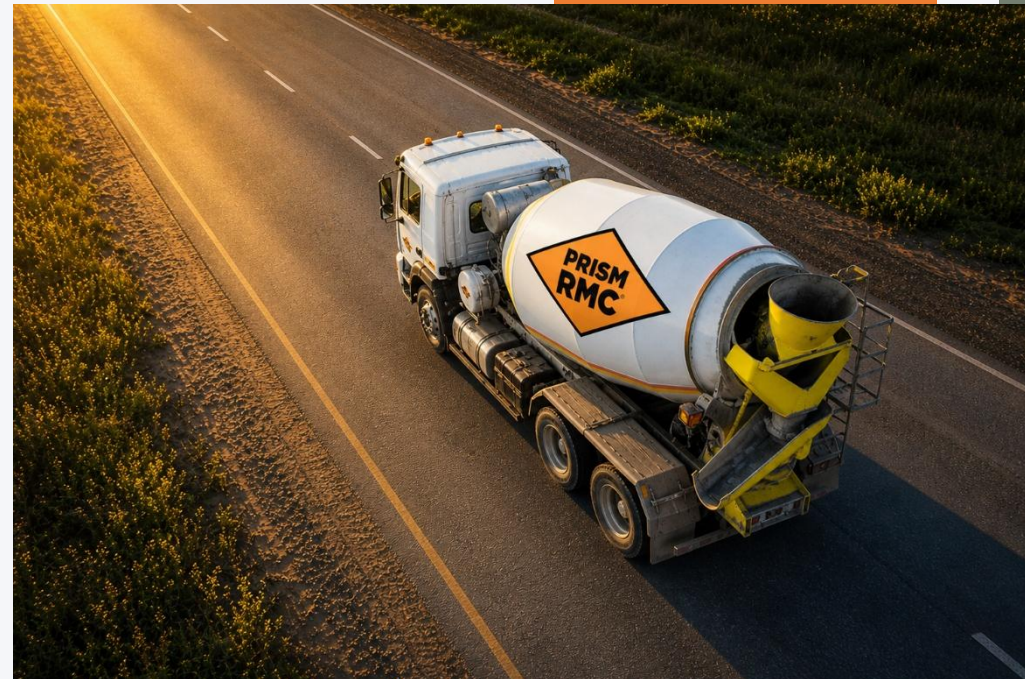
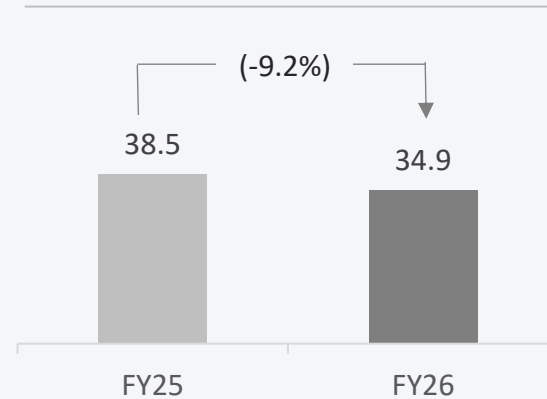


EBITDA (₹ Crs)

EBITDA%



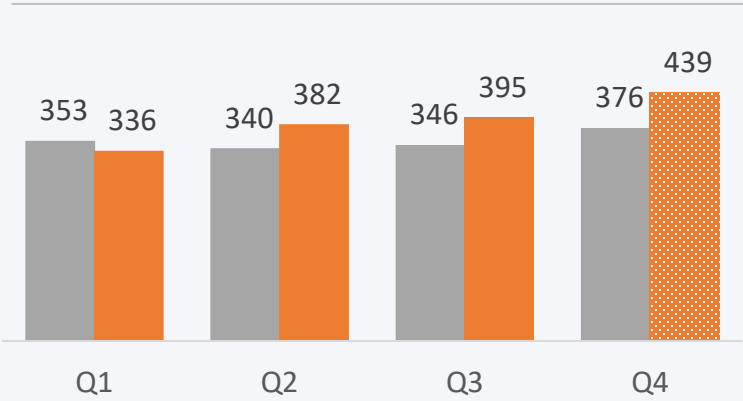
Volume (lakh m³)



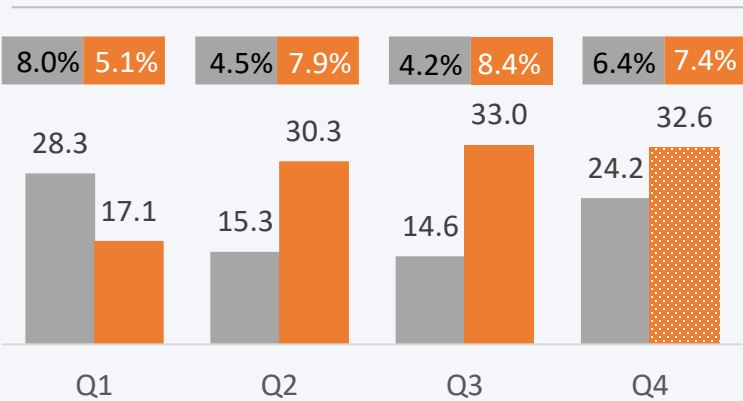
⁽¹⁾for most of Mega Projects customers supply their own raw material

Q4 FY26 Financial Performance Highlights

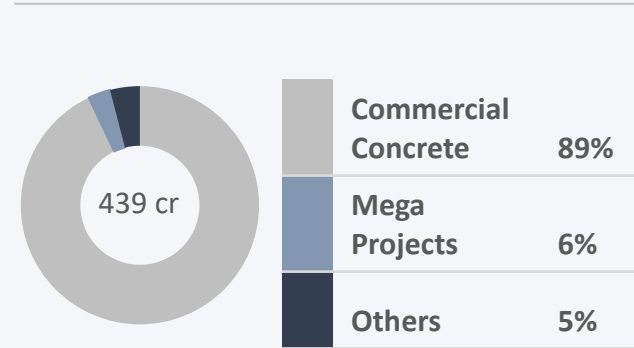
Revenue (₹ Crs) ■ FY25 ■ FY26



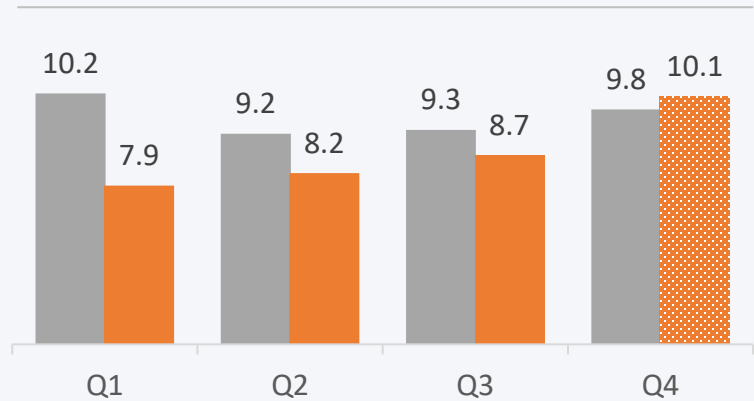
EBITDA (₹ Crs) & EBITDA% ■ FY25 ■ FY26



Revenue Mix – Q4 FY26 (%)



Volume (lakh m³) ■ FY25 ■ FY26



Revenue:

- Revenues grew 16.8% YoY to ₹439 crore, primarily driven by higher volumes in the Commercial Concrete segment

Volume⁽¹⁾:

- Total volumes (Commercial + Mega) increased 3.7% YoY to 10.1 lakh m³ in Q4 FY26. While Commercial Concrete volumes grew 11.9% YoY, Mega Projects volumes moderated YoY due to transition in its business model.
- The Mega Projects pipeline remains robust with an order book of ~13.5 lakh m³
- Share of value-added products of total CC volume increased to 29% in FY26 compared to 19% in FY25

EBITDA:

- EBITDA margin increased to 7.4% in Q4 FY26, due to operating leverage

⁽¹⁾for most of Mega Projects, customers supply their own raw material

ESG



Committed to Environmental Sustainability

Ranked **#2** in NSE ESG Ratings⁽¹⁾

Score
69 /100

Prism Johnson Ltd recognised as an 'Aspiring' company in the Cement category

~**4.1%** **AFR**

Alternative Fuel and Raw Materials mix (AFR) at Prism Cement in FY26

59.5 MW

Current Installed Capacity of Green and Renewable Power, including WHRS (Prism Cement + HRJ)

~**17%** **Rainwater Harvested**

Share of rainwater harvested in total water consumption (HRJ) in FY26

Over 57,000

Sapling planted during FY26

598 kg CO₂

Prism Cement's emission per tonne of cementitious material in FY26 (Scope 1 + Scope 2)

~**32.7%** **Green Power**

Prism Cement's total power requirement through solar & WHRS in FY26

Project : AI-based ACORN platform to optimise concrete mix designs

Prism RMC selected as a key partner under the Indo-Sweden Industrial Decarbonization initiative



⁽¹⁾ Ranking assessed against select major listed cement companies in India

Empowering Communities, Ensuring Workplace Safety

CSR

Q4 FY26 initiatives

- Free medical treatment and medicine distribution to around 3,900 patients through Plant Medical Center.
- Door-to-door Medical health support provided to around 280 villagers
- Distribution of school kits to 100 students of Government Primary Schools, Jam, Balaghat (M.P.).
- Driving training program was organised for 50 youth from nearby villages

18 villages

Benefitted around Satna (MP) in FY26

₹ **0.8** Crores

Spent on CSR activities in FY26

Health & Hygiene | Environment & Water Conservation | Empowerment & Skill Development | Social Welfare | Rural Infrastructure Development | Promotion of Education | Providing Potable Drinking Water

Employee Well-being

700+

On-site safety trainings provided at Prism Cement's Satna plant in FY26

0.29 LTIFR

Lost Time Injury Frequency Rate (Employee & Workers) in FY26

0

No. of Fatalities in FY26



Corporate Governance Framework

Board of Directors

33%

Independent Directors (Including
Chairman)

8+ years

Average tenure of Directors in the
Company in FY26

1

Number of Woman Director

1

Dr. Raveendra S Chittoor, Chairman
Non-Executive Independent Director

2

Mr. Rajan B Raheja, Director
Non-Executive Non-Independent

3

Mr. Akshay R Raheja, Director
Non-Executive Non-Independent

4

Mr. Vijay Aggarwal, Managing Director
Non-independent, Executive

5

Mr. Raakesh Jain, Executive Director & CEO (Prism Cement)
Non-independent, Executive

6

Mr. Sarat Chandak, Executive Director & CEO (HRJ)
Non-independent, Executive

7

Mr. Sanjay Roy, Executive Director & CEO (Prism RMC)
Non-independent, Executive

8

Mr. Joseph Conrad Agnelo D'Souza, Independent Director
Non-Executive Independent

9

Ms. Ravina Rajpal, Independent Director
Non-Executive Independent

Corporate

- 31. Raheja QBE General Insurance
- 32. Vision & Core Values
- 33. Our Journey
- 34. Leadership Team
- 35. PJL at Inflection Point
- 36. Awards & Recognitions

Prism Cement

- 37. Well Positioned to Capture Central India Demand
- 38. Building Lasting Partnerships Across the Construction Ecosystem

HR Johnson

- 39. A Nationwide Footprint
- 40. Tiles Portfolio
- 41. Innovation as a Foundation for Long-Term Growth

Prism RMC

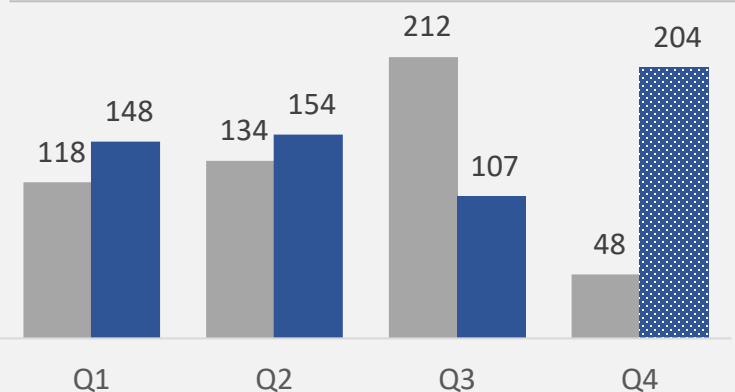
- 42. RMC footprint
- 43. Customised range to meet requirements of diverse clientele | homes to mega projects
- 44. Industry Partner under the Indo–Sweden Decarbonisation Program

Consolidated Financials Summary (Ex. RQBE)
Free Cash Flow (Ex. RQBE)

ANNEXURE

Raheja QBE General Insurance (RQBE) | Q4 FY26 Performance Summary

Gross Written Premium (₹ Crs) ■ FY25 ■ FY26



AUM (₹ Crs) ■ 2024 ■ 2025



Product & Distribution Update

- Launched one new product during Q4 FY26 — Q-Cyber Protect Insurance Policy
- During the quarter, RQBE added 19 new partners and recorded 2 deletions, taking the total distribution network to 3,542 partners across Agents, Brokers, POSP, IMF, MISP, Web Aggregators, Corporate Agents, and OEMs.

Q4 FY26 Financial Highlights:

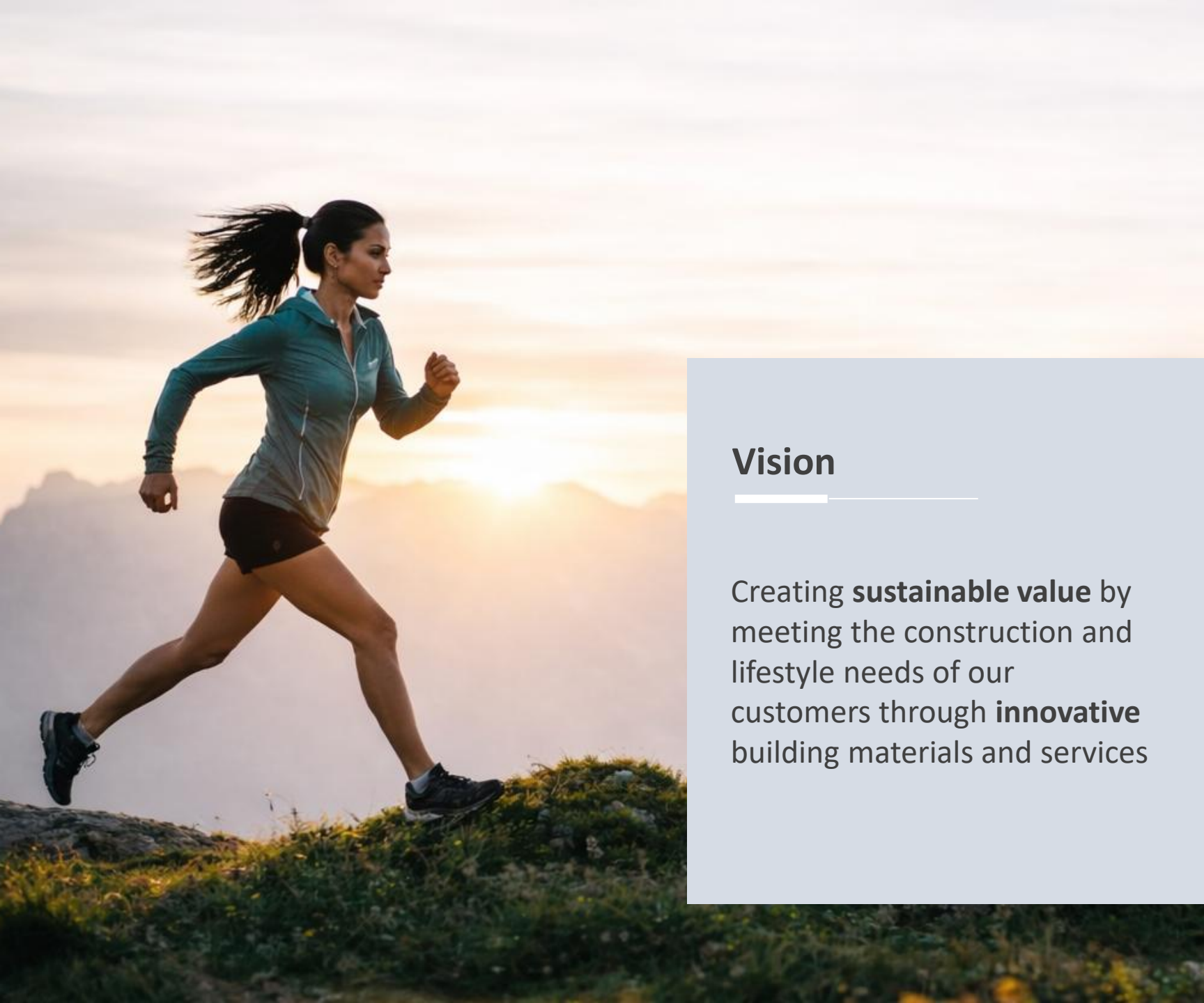
- Gross Written Premium grew by 323% YoY to ₹204.1 Crores in Q4 FY26. Growth was driven by group health, motor and new vertical – Surety.
- Loss after Tax of ₹42.6 Crores in Q4 FY26 as compared to ₹ 13.5 Crores loss in Q4 FY25
- Combined Ratio stands at 142 % in Q4 FY26 vs. 202% in Q4 FY25
- Well capitalized with Solvency Ratio of 1.71x as against regulatory minimum of 1.50x
- AUM of ₹1,067.5 Crores, as of March 31, 2026



Prism Johnson’s Strategic Exit from RQBE

- Prism Johnson has entered into agreement to exit its insurance joint venture, Raheja QBE, through sale of its entire 51% stake to existing partner QBE Group for ₹324 crore⁽¹⁾
- Transaction to unlock value and enhance focus on core businesses - cement, tiles, RMC and construction chemical
- Shareholders and IRDAI approval received

⁽¹⁾ total consideration to be received is subject to certain adjustments on the completion of the proposed transaction, in the manner set out in the Share Purchase Agreement. Transaction is expected to be completed in next few weeks.



Vision

Creating **sustainable value** by meeting the construction and lifestyle needs of our customers through **innovative** building materials and services

1TASC Core Values

1 One Team

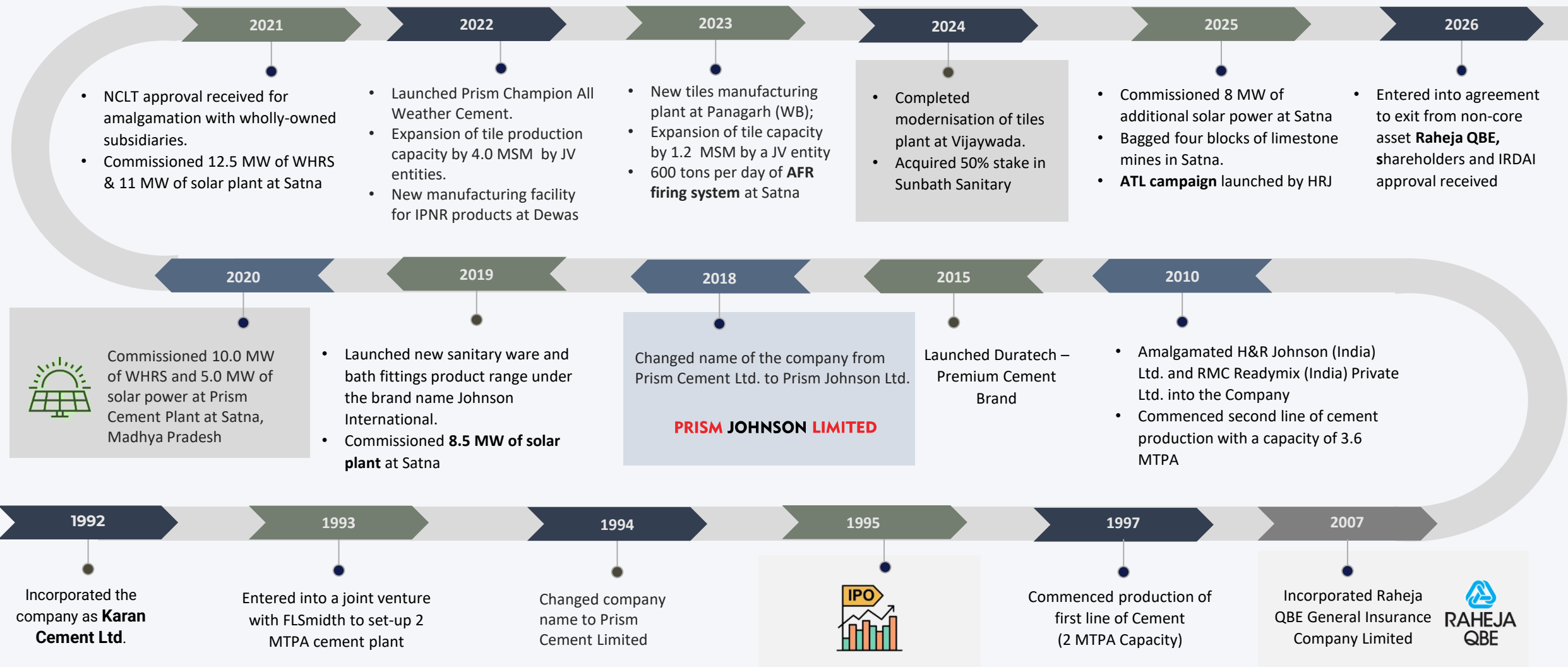
T Transparency

A Accountability

S Speed

C Changing with Time

Our Journey



Leadership Team



Mr. Vijay Aggarwal
Managing Director

Education: B. Tech (Elec.) - IIT (Delhi) and PGDM - IIM (Ahmedabad)

Tenure in Company: ~32 years

Past Experience: SBI Capital Markets

Other Board Memberships: Raheja QBE General Insurance Company Ltd, Ardex Endura (India)



Mr. Raakesh Jain
Executive Director & CEO – Prism Cement

Education: B. Com, MBA

Tenure in Company: ~4 years

Past Experience: UltraTech Cement Ltd., Nuvoco Vistas Corp. Ltd.



Mr. Sarat Kumar Chandak
Executive Director & CEO – HR Johnson

Education: B.SC (Hons), MBA from University of Pune

Tenure in Company: ~7 years

Past Experience: Kajaria Ceramics Ltd., RAK Ceramics India Pvt. Ltd.



Mr. Sanjay Roy
Executive Director & CEO – Prism RMC

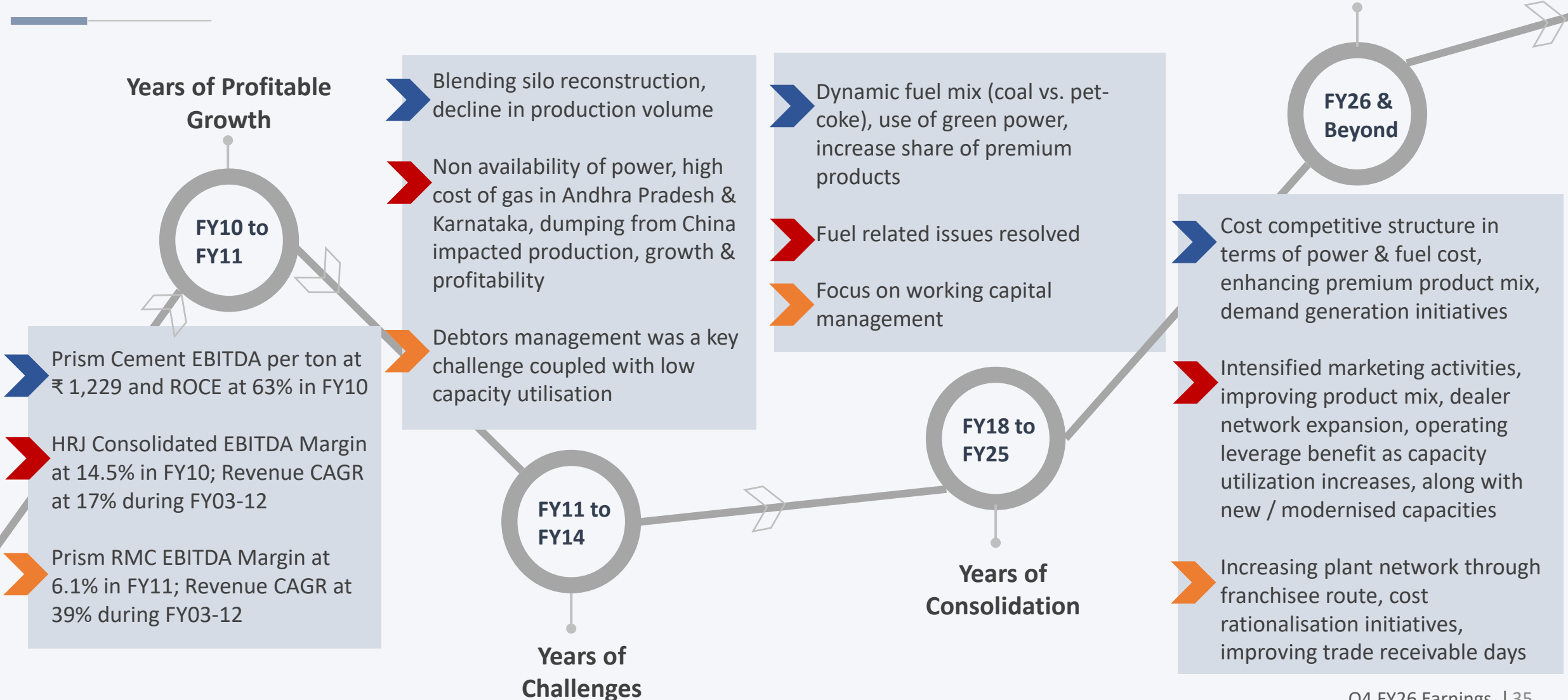
Education: B.E. (Civil Engineering)

Tenure in Company: ~1 year

Past Experience: ACC Ltd., Aparna Enterprises Ltd.

Prism Johnson | At an Inflection Point

➤ Prism Cement
 ➤ HRJ
 ➤ Prism RMC



Key Awards & Recognition | Past

Indian Bureau of Mines



APEX INDIA FOUNDATION



ICICI Lombard



GLOBAL CSR



दैनिक भास्कर



Greentech Foundation



Superbrands INDIA



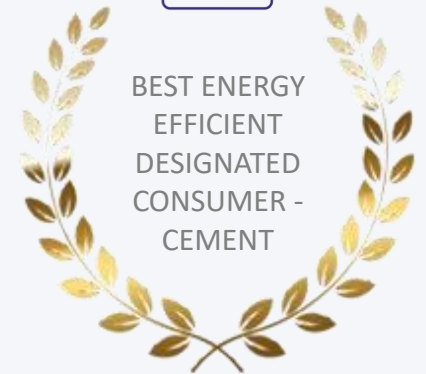
MARKET DAILY MOST PREFERRED WORKPLACE 2025-2026 CERTIFIED 5TH EDITION



Indian Bureau of Mines

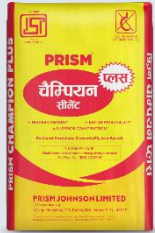


CII



Prism Cement | Well Positioned to Capture Central India Demand

Product Portfolio



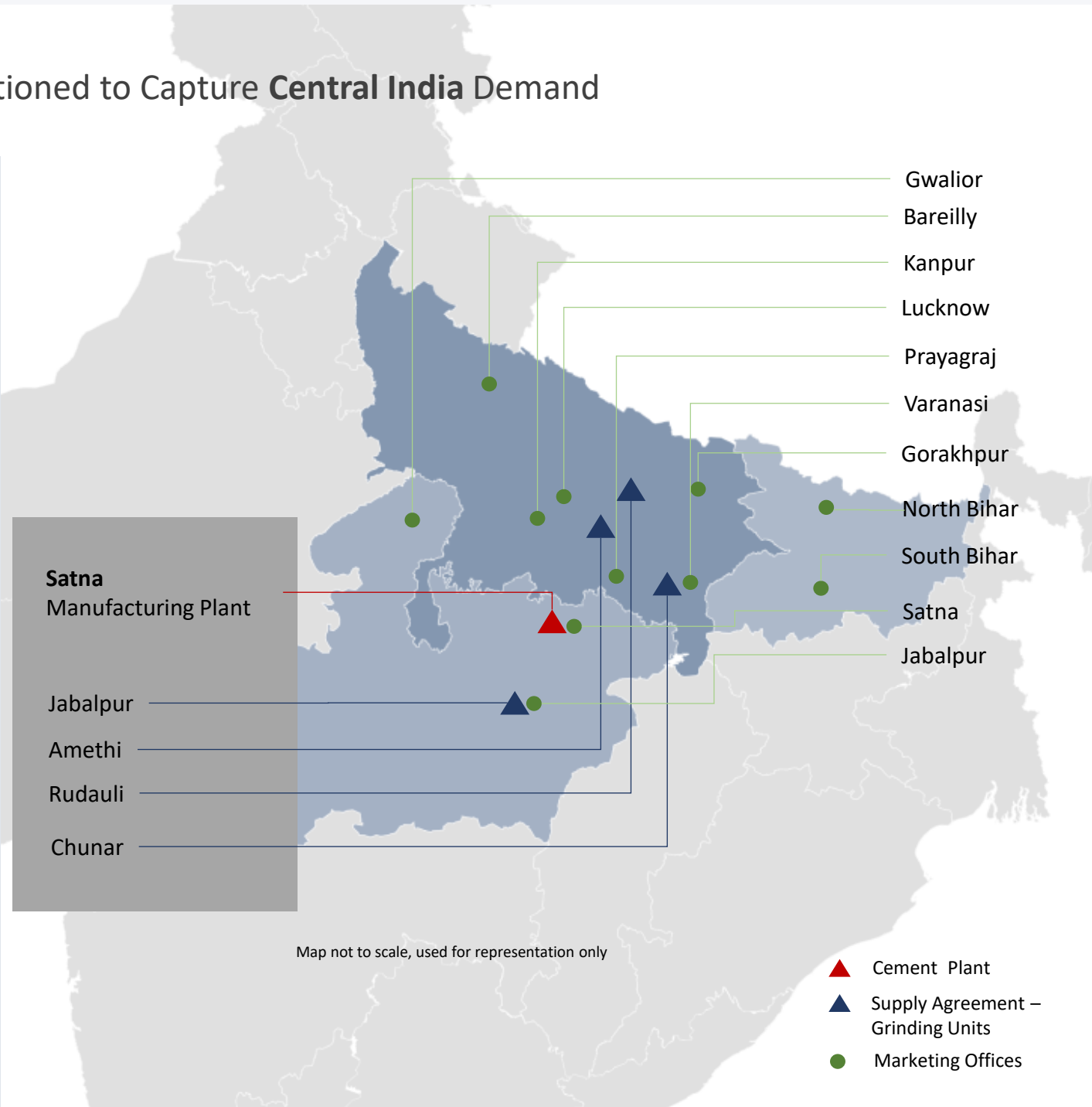
Champion Plus
Provides superior strength, performance and quality; Helps in making the concrete stronger, denser and leak proof



Champion Duratech
Serves various needs, including building terraces, beams, columns, foundation, roof slab, and in all kinds of RCC and precast jobs



Champion All Weather
Prevents water ingress and makes the construction moisture and dampness resistant



Map not to scale, used for representation only

5.6 MTPA
installed cement capacity

1.37 MTPA
supply agreement with grinding units

~2,300
Effective Dealers ⁽¹⁾

~7,000
Effective Retailers ⁽¹⁾

179
Stocking Points

16.7%
ROCE in FY26

⁽¹⁾as of March 31, 2026

Building Lasting Partnerships Across the Construction Ecosystem

Channel Partners, Influencers & Technocrats Meet

Prism Cement continues to strengthen our stakeholder relationships through Influencers & Technocrats meets, Channel Partner engagements, and structured appreciation initiatives. Targeted below-the-line campaigns further enhance brand connect and deepen market outreach across regions.

Influencers Training Program

Focuses on enhancing contractor and mason capabilities through specialised in-house training initiatives. In FY26, the Company trained over 1,75,000 masons & contractors by conducting ~ 4,800 meets across areas such as sustainable and advance construction solutions, project management, waterproofing, earthquake-resistant structures and estimation.

Stakeholders Loyalty Program

At Prism Cement the loyalty programme is designed to strengthen long-term relationships with Channel Partners, Influencers & Technocrats by supporting and empowering them beyond just cement offerings. Close to 22,000 active partners are enrolled in the programme, benefiting from its rewards, recognition, and value-added initiatives.

22,000

**Active Stakeholders
enrolled under Loyalty
Programme**

Sapney Program

A rewards and engagement initiative for masons and contractors, aimed at recognising their contribution in promoting Prism Cement and driving growth in the premium segment.

Anmol Rishtey

A dealer and retailers engagement and rewards programme focused on strengthening channel partner relationships, enhancing profitability, and recognising business contribution and loyalty.

Aspire Program

An engagement platform connecting architects and engineers with Prism Cement to encourage collaboration, knowledge exchange, and long-term professional partnerships.

HR Johnson | A Nationwide Footprint

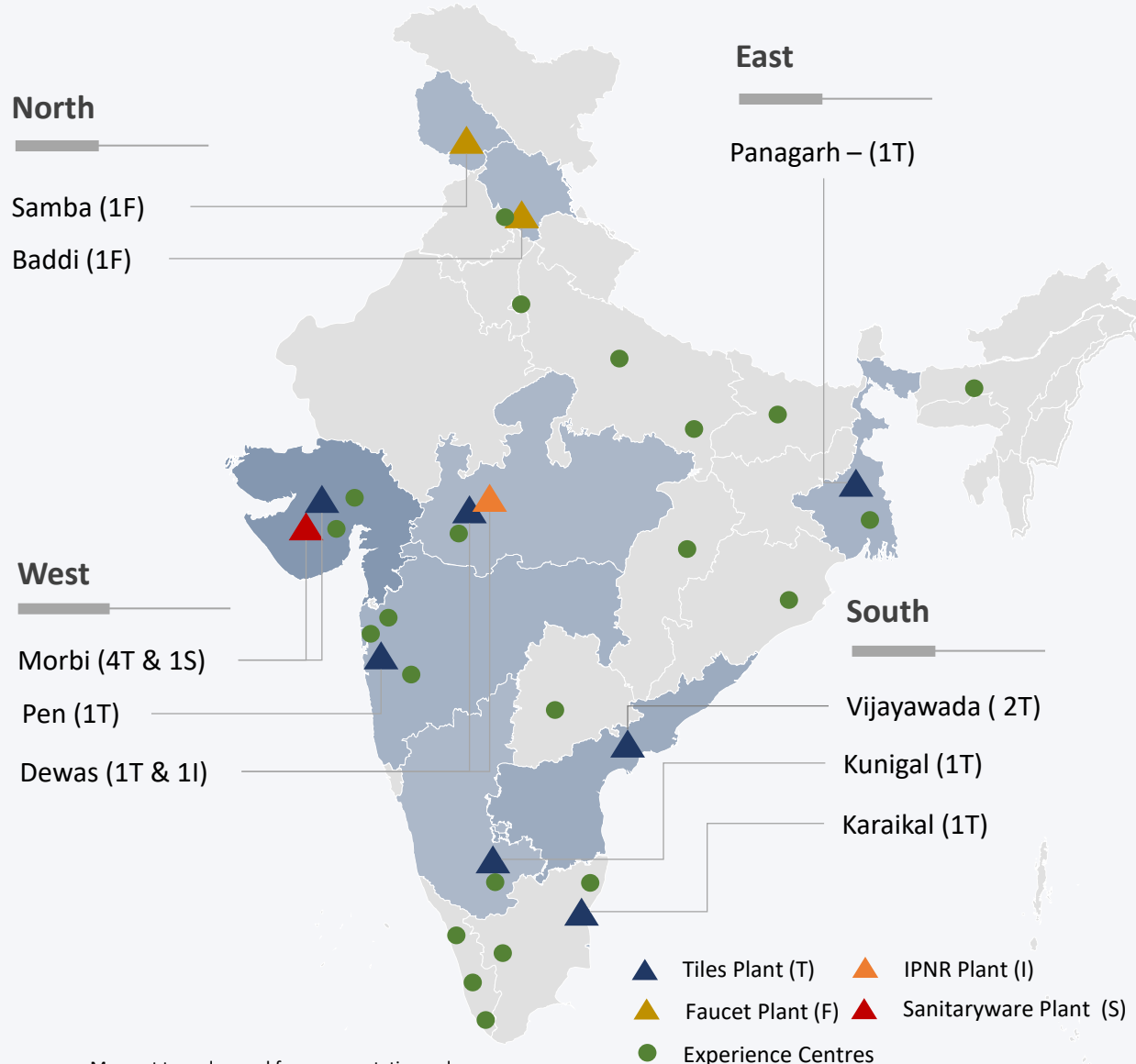
~64 MSM
tiles manufacturing
capacity per annum

~3.6 Million Pieces
faucet Manufacturing
capacity

~11,000 tonnes
sanitaryware
manufacturing capacity

~900
Dealers

4.7%
ROCE in FY26



Map not to scale, used for representation only

22 Experience Centers

North Zone 04

Delhi, Chandigarh, Lucknow, Varanasi

West Zone 06

Ahmedabad, Morbi, Mumbai, Pune, Thane, Indore

South Zone 07

Bengaluru, Chennai, Coimbatore, Hyderabad, Calicut, Ernakulam, Thiruvananthapuram

East Zone 05

Bhubaneswar, Kolkata, Guwahati, Patna, Raipur

Glazed Vitrified Tiles (GVT)

Brand **PORSELANO**

Feature glass-like layer which enables high-definition designs, often mimicking natural materials like marble and wood. Also known as porcelain tiles, they offer superior strength, durability, and premium aesthetics.

Vitrified Tiles

Brand **Marbonite**

A seamless blend of aesthetics, durability, and performance. Available in a wide range of formats and finishes, including polished and matt. Offers enhanced stain and scratch resistance, low water absorption, and easy maintenance.

Ceramic Tiles

Brand **JOHNSON**
DESIGNERS' CHOICE

High-quality, eco-friendly solutions available in diverse designs, sizes, and finishes, they help create unique and stylish interiors and exteriors. Durable and versatile, they are ideal for walls, floors, pathways, and even industrial applications.

Industrial Tiles

Brand **ENDURA**

Heavy-duty tiles engineered to withstand heavy loads, chemical exposure, & intense footfall across industries, hospitals, utilities, and public spaces. Ideal for shopfloors, workshops, staircases, pavements, & specialised applications, including tactile and anti-static tiles..

Marketing strengths

Strong Brand Equity

H & R Johnson stands for quality, durability, and innovation.

ATL & Digital Push

High-impact multimedia & digital campaign boosting visibility and recall

BTL Strength

Strong on-ground activations driving deep market engagement.

Influencer Programs

Sambandh-HRJ empowers and builds loyalty among plumbers, contractors and masons.



Select your
CUSTOMER TYPE

 I am a Plumber →

 I am a CSM →

 I am a Mason/Contractor →

Innovation as a Foundation for Long-Term Growth

Track Record of Innovation in Tiles Portfolio



Patents

01

'A process for manufacturing isostatic punch and the punch manufactured therefrom'

02

'Anti-oxidation refractory frit & method of manufacturing the same'

03

'Inorganic antimicrobial nanocomposite powder and a method of manufacturing the same'

Dedicated R&D Centre for IPNR business

Recognised by **DSIR, Government of India**



RMC footprint



46
Cities/Towns⁽¹⁾

89
Plants⁽¹⁾

34.9 lakh m³
Volume in FY26

₹ 1,551 crores
Revenue in FY26

⁽¹⁾ as of March 31, 2026

Customised Range to Meet Diverse Clientele Requirements | Homes to Mega projects

Performance

PrismChamp

Superior strength, durability, and sustainability

PrismCure

Proprietary additives enabling self hydration and curing

PrismColumns

Engineered for vertical structural columns

PrismRustSafe

Prevent corrosion of steel reinforcement in concrete structures.

PrismSlabs

Address shrinkage & micro-crack control, ensuring structural integrity

Durability

PrismMegaX

Exceptional strength and density for infrastructure and highrise constructions

PrismCoastX

Thrive harsh coastal conditions, boasting exceptional impermeability & durability

PrismXpress

Accelerated hardening, enabling for tight construction schedules

PrismCoolX

Manages temperature differentials within concrete, minimising thermal tensile cracks and early setting issues

Productivity

PrismSelf

Smooth and uniform filling of intricate formworks, with minimal manual intervention

PrismFlow

Free-flowing, self-compacting, quick, easy to place & provides high-quality surface finish.

PrismFill

Self-compacting slurry, ideal for backfilling & filling voids in difficult location

Green Concrete

PrismGreen

reduce carbon footprint and protect the environment

PrismLite

Energy-efficient concrete with exceptional thermal and sound insulation properties

PrismPervia

Promote groundwater recharge by capturing rainwater & replenishing aquifers

DIY

PrismMini

Portable, easy-to-use concrete in 40 kg bags, perfect for DIY projects and hard-to-reach areas where traditional mixers can't access

PrismFix

Ready-to-use concrete solution for structural strengthening and repairs, ideal for retrofitting

Floors Range

PrismDecor

PrismFibro

PrismTop

PrismSmooth

PrismRustic

PrismGlossy

PrismElite

PrismShield

Industry Partner under the Indo–Sweden Decarbonisation Program

Prism RMC selected as a key partner in **one of seven high-impact projects** under the Indo–Sweden Industrial Decarbonisation framework

India
Net Zero
by **2070**



Project Launch Event in Delhi

OUR PROJECT

AI -based platform ACORN to optimize concrete mix designs, reducing emissions and enhancing efficiency.

Funding from



विज्ञान एवं प्रौद्योगिकी विभाग
DEPARTMENT OF
SCIENCE & TECHNOLOGY

सत्यमेव जयते

Rigorous joint evaluation by the Department of **Science & Technology (DST)** and the **Swedish Energy Agency (SEA)**

Partners

Prism Johnson, Ecometrix AB and Datta Meghe College of Engineering partnership under LeadIT

Aligned with Global Climate Dialogue
COP Series



Consolidated Financials Summary (Ex. RQBE)

Particulars (₹ Crs)	Q4 FY25	Q3 FY26	Q4 FY26	% QoQ	% YoY	FY22	FY23	FY24	FY25	FY26	% YoY
Revenue from Operations	1,966	1,759	2,118	20.5%	7.7%	5,827	6,830	7,175	6,830	7,404	8.4%
- Prism Cement	896	783	947	21.0%	5.7%	2,408	3,030	3,318	3,022	3405	12.7%
- HRJ	695	581	733	26.1%	5.5%	2,221	2,399	2,386	2,393	2447	2.3%
- Prism RMC	376	395	439	11.2%	16.8%	1,198	1,401	1,471	1,415	1551	9.6%
EBITDA	197	158	175	10.5%	-11.4%	614	445	522	456	693	52.1%
EBITDA Margin %	10.0%	9.0%	8.3%			10.5%	6.5%	7.3%	6.7%	9.4%	
Depreciation & Amortisation	131	131	128	-2.2%	-2.2%	305	384	406	476	531	11.5%
Other Income ⁽¹⁾	13	6	10	56.5%	-19.4%	39	33	33	128	35	-72.6%
EBIT (Incl. Other Income)	79	34	57	68.7%	-28.1%	348	95	148	108	198	83.4%
Finance Cost	55	46	40	-12.1%	-26.8%	185	185	192	223	177	-20.6%
Net Profit⁽²⁾	135	72	28	-61.4%	-79.4%	139	-68	202	93	105	13.4%
Net Profit Margin %	6.9%	4.1%	1.3%			2.4%	-1.0%	2.8%	1.4%	1.4%	
Net Debt	636	816	565	-30.8%	-11.1%	1,253	1,149	843	636	565	-11.1%

⁽¹⁾ FY25 includes interest on income tax refund

⁽²⁾ Exceptional items in Q3FY26 are non-recurring in nature, including a gain of ₹151.5 crores from the monetisation of office premises at Windsor Building, Santacruz East (Mumbai), and an exceptional loss of ₹39.8 crores related to the adoption of the new labour code.

Free Cash Flow (Ex. RQBE)

Particulars (₹ Crs)	FY25	FY26
Cash Profit	401	471
Changes in Working Capital :		
Increase/(Decrease) in Trade Payables	0	41
(Increase)/Decrease in Trade Receivables	-23	-126
(Increase)/Decrease in Inventories	66	90
(Increase)/Decrease in Other Working Capital	-230	262
Net changes in Working Capital	-187	267
Free Cash Flow (FCF)	214	738
Net Financial Obligation ⁽¹⁾ Movement	315	-404
Operating FCF after Financial Obligation, Pre-Capex/Invnt./Dividend	529	334
Less: Capex	420	356
Less: Operating Investments	62	64
Less: Dividend paid by the Subsidiary Company	-	8
Add: Net Proceeds from Sale of Non-core Assets	164	166
Net FCF after Financial Obligation, Post-Capex/Invnt./Dividend	211	72

⁽¹⁾ Financial Obligations primarily comprises trade payables/vendor financing facilities availed by the Company to support working capital requirements

For Additional Information, Please Contact

Ashish Samal - Chief Investor Relations Officer

Tel: +91-99207-78076

Email: ashish.samal@prismjohnson.in

Website: www.prismjohnson.in

Address: “Rahejas”, Main Avenue, V. P. Road,
Santacruz (W), Mumbai—400 054

Safe Harbour

Certain statements in this release concerning our future growth prospects are forward-looking statements which involve a number of risks and uncertainties that could cause actual results to differ materially from those in such forward-looking statements. The company does not undertake to update any forward-looking statement that may be made from time to time by or on behalf of the company.

THANK YOU