November 03, 2026

To,
The Manager (Listing Department)
BSE Limited,
1st Floor, New Trading Ring,
P.J. Tower, Dalal Street, Fort,
Mumbai – 400 001.

Ref: BSE Scrip Code: 544464

Subject: Investor Presentation – H1 & FY 26-27

Dear Sir/Madam,

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclosed herewith the investor presentation, which is uploaded on our website as well.

The same can be accessed through the link below: www.umiyamobile.com.

Kindly take the aforesaid information on record.

Thanking you.

For UMIYA MOBILE LIMITED

Jadwani Kishorbhai Premjibhai

Digitally signed by Jadwani Kishorbhai Premjibhai
DN: c=IN, o=Personal, title=0286, pseudonym=502f5543598498dafe795aedfd90038, 2.5.4.20=627fdf38ef1d8debd4f249b60e5c2e8c73b76c81182394974f3874e936b022aed, postalCode=360004, st=Gujarat, serialNumber=95c34c79e2dcc25c21891100b42d6c40c34ee1ee15ed169af77c1c2d3cc3e167, cn=Jadwani Kishorbhai Premjibhai
Date: 2026.11.03 20:05:43 +05'30'

KISHORBHAI JADWANI
MANAGING DIRECTOR
DIN: 06460690



UMIYA®
MOBILE

UMIYA MOBILE LIMITED

Safe Harbour Statement

This presentation and its accompanying materials (collectively, the "Presentation") have been prepared by **Umiya Mobile Limited** (**“Umiya,"** **"the Company,"** or **"we"**) for informational and discussion purposes only. This Presentation does not constitute an offer to sell or solicitation of an offer to purchase any securities, investment advice, or recommendation, nor should it be relied upon as the basis for any investment decision or contractual commitment. Any securities offering by the Company will be made exclusively through formal offering documents containing complete information about the Company, its business, and associated risks.

While the information contained herein has been compiled from sources the Company believes to be reliable, **the Company makes no representations or warranties, express or implied, regarding the accuracy, completeness, or fairness of the information presented.** This Presentation may not include all material information concerning the Company, and any reliance on this information is entirely at the recipient's own risk. The Company expressly disclaims all liability for any errors, omissions, or inaccuracies contained herein.

This Presentation contains forward-looking statements concerning the Company's business prospects, market opportunities, and strategic outlook based on current expectations and assumptions. These statements are subject to significant risks and uncertainties, and actual results may differ materially from those expressed or implied. Various factors may cause actual outcomes to vary, including economic conditions in India and internationally, industry trends and competitive dynamics, execution of business strategies, technological developments, revenue variability, market acceptance, regulatory changes, and other business risks. **The Company undertakes no obligation to publicly update or revise any forward-looking statements**, whether as a result of new information, future events, or otherwise.

Any forward-looking statements, projections, or opinions attributed to third parties included in this Presentation are not endorsed by the Company, and the Company assumes no responsibility for their accuracy or reliability. By reviewing this Presentation, recipients acknowledge that they have read, understood, and agree to be bound by the terms of this disclaimer.

Umiya Mobile @Glance

Established in 2012, **Umiya Mobile Limited** has evolved into a prominent multi-brand retail player in smartphones, mobile accessories, and consumer electronics. The company operates under four brands, ***"MYPHONE"*** , ***"PHONE PLUS"***, ***"PHONE AND PHONE"*** & ***"LEELA MOBILE"***, and has built strong customer trust through a wide-ranging portfolio of products from leading global brands.

Its offerings span the latest smartphones from Apple, Samsung, Realme, Xiaomi, Oppo, Vivo, Motorola, Google Pixel, and Infinix, etc. as well as consumer durables including smart TVs, air conditioners, refrigerators, and coolers from renowned brands such as Sony, LG, Panasonic, and Godrej.



Key Facts

12+ Years of Experience

400+ No. of Stores

200+ Brands

1,600+ SKUs

200+ Employees

Major Events & Milestones

2006

A small sim card selling outlet.

2012

Incorporation of Company as Private limited company.

2017

3rd Store in Rajkot (Panchayat Chowk)

2020

Started to run on highway with 6th store (Ahmedabad)

2023

Became the fastest growing retail chain

2025

Listed on BSE SME

2026

Started expanding in Madhya Pradesh

Certifications & Awards



Paytm Premium Partner



UV Club



Oppo Outstanding 2022



Onesite Go Wow Champions



Noice Authorised



Samsung Galaxy AI Conclave



Samsung Sambandh 2009



itel Contribution



At This Time



Realme India



Narzo



Vivo The Future is Nex



MI Fortune KP



Samsung The President Club 2022



Oppo Highest F25 Pro Sales



JBL 75 Years



Samsung the President Club 2019



Oppo F21



Samsung President Club



Samsing S24 Performance Jan – Feb 24



MI Platinum Partners



Samsung President club 2018



Tecno Premium Partner H2 2021



Samsung President Club 2021



Oppo Premier Club Q3



Kotak 2022



Samsung President Club 2021



Rotary Virtual Marathon 2020



Samsung Galaxy AI Conclave



Samsung Growth FY 2024



Samsung Awesome 5G



Oppo Best Overall Performance 2023



Tecno 2020



HDFC Bank



Realme



Samsung Road to Glory 2.0



Oppo Royal Bandhan Club 2018



Samsung President Club 2016



Onsitego Partnership

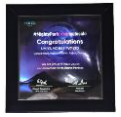


Ramjhat Navratri 2022

Certifications & Awards



Home Credit 2024



Narzo Mighty Performance Inside



Vivo in Recognition of the exemplar 2022



Samsung President Club 2024



Vivo V29 Partners



Oppo Royal Bandhan Club



Vivo Membership 2022



Tecno Winner Fly shanghai 2018



M&I Best seller



Kotak FY 20-21



Samsung H1 - 2023



Oppo Premier Club 2023



Royal Bandhan Club 2019 Q1



PineLabs Q1 and Q2



Oppo R17 Pro Certified



Samsung No. 1 Smartphone



Vivo Family Club

Retail Partners

UMIYA MOBILE

Smartphones

Apple, Jio, OnePlus, Google, Mi, itel, POCO, Infinix, vivo, TECNO, oppo, iQOO, LAVA, realme, NOKIA, SAMSUNG, NOTHING



Accessories

Apple, JBL, Mi, OnePlus, Mcdodo, SAMSUNG, stuffcool, SONY, boAt, vivo, noise, NOTHING, realme



Consumer Electronics

Apple, JBL, Mi, OnePlus, TCL, LG, SAMSUNG, boAt, SONY, Cellecor, acer



Financing Tie-ups



Payment & Transaction Partners

HDFC BANK · Pine Labs · Paytm · benow it's easy · SBI · innoviti · Razorpay · BharatPe · kotak Kotak Mahindra Bank · AXIS BANK

Consumer Financing Partners

BAJAJ FINSERV · IDFC FIRST Bank · IDBI BANK · Chola · DMI FINANCE · TVS · HDB FINANCIAL SERVICES · kotak · ICICI Bank



Business Model

25 Owned Stores

384 Retail Outlets

Stores spread across 200 cities in Gujarat, 130 cities in Maharashtra , 77 cities in Madhya Pradesh and 02 cities in Diu.

Financing Solutions

Credit/EMI options via banks & NBFC tie-ups
Expands affordability & boosts sales

After-Sales Services

Maintenance, repairs, customer Support Available at both owned & retail stores

Warranty & Replacement Process

Manufacturer-backed warranties
Seamless replacement/servicing through suppliers

Accelerating Network Expansion



409+

Total No. of Stores across Gujarat, Maharashtra, Madhya Pradesh & Union Territory

Product Portfolio

Mobiles



Accessories



Smart Watch



Soundbar



Mobile Adapter & Cable



Headphone



Car Charger



Memory Card

Product Portfolio

UMIYA MOBILE

Laptops / Tablets



Home Appliances



Television



Refrigerator



Air Conditioner



Air Cooler



Washing Machine



Wireless Camera

Store Unit Economics



~550 sq. ft
Retail footprint



~600 sq. ft
Avg. store size



91.9%
Conversion rate



89.10%
Repeat clientele



₹35–40 lakh
(with & without stock)
Capex/store



₹60–70 lakh
Working capital



300–400
SKUs/store



1 month
Monitoring period

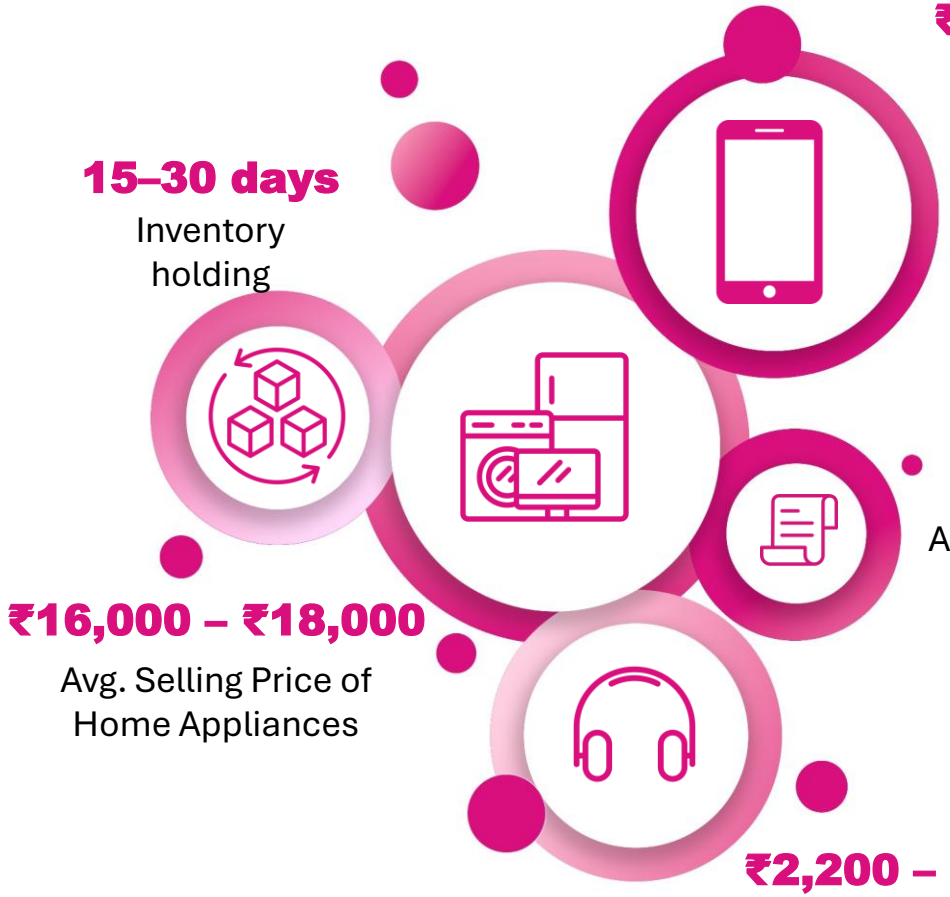


6–12 months
Payback

Sales and Operations Metrics

₹25,000 – ₹30,000
Avg. Selling Price of Mobiles

15–30 days
Inventory holding



₹23,500
Avg. Bill Price

₹16,000 – ₹18,000
Avg. Selling Price of Home Appliances

₹2,200 – ₹3,200
Avg. Selling Price of Accessories



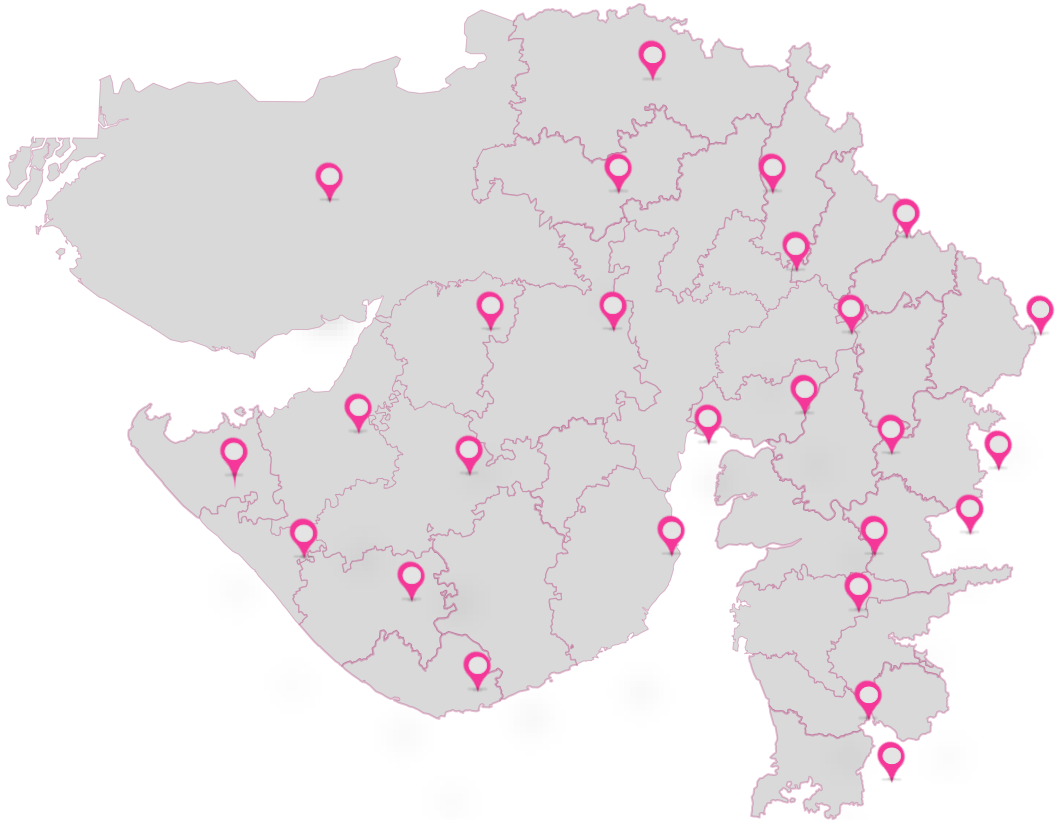
Major Presence - Gujarat

One Of The Third Largest
Turnover Gaining Mobile Chain In Gujarat.

Retail Stores
170

Owned Stores
30

Total Stores
200



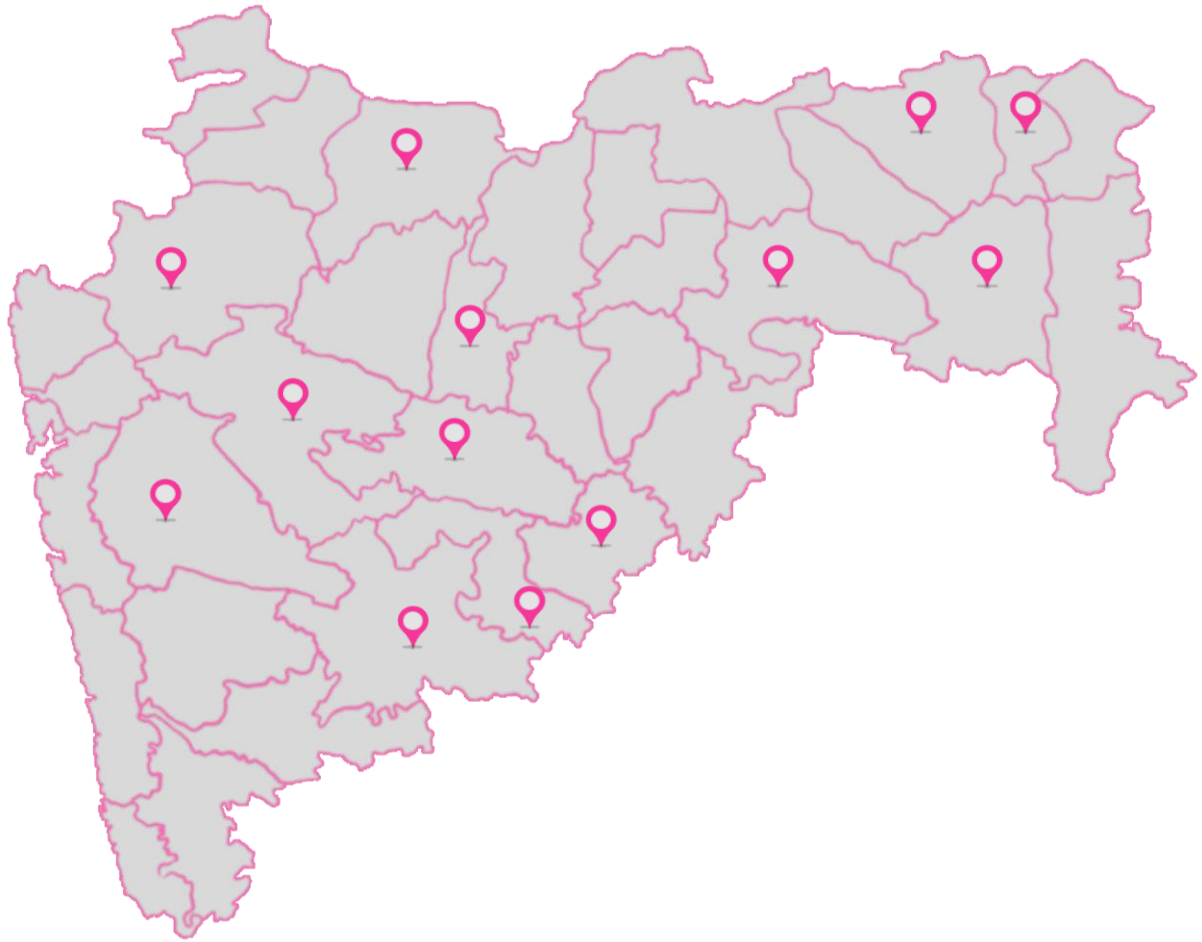
Major Presence - Maharashtra

Retail Stores
124

Owned Stores
02

Warehouse
04

Total Stores
130



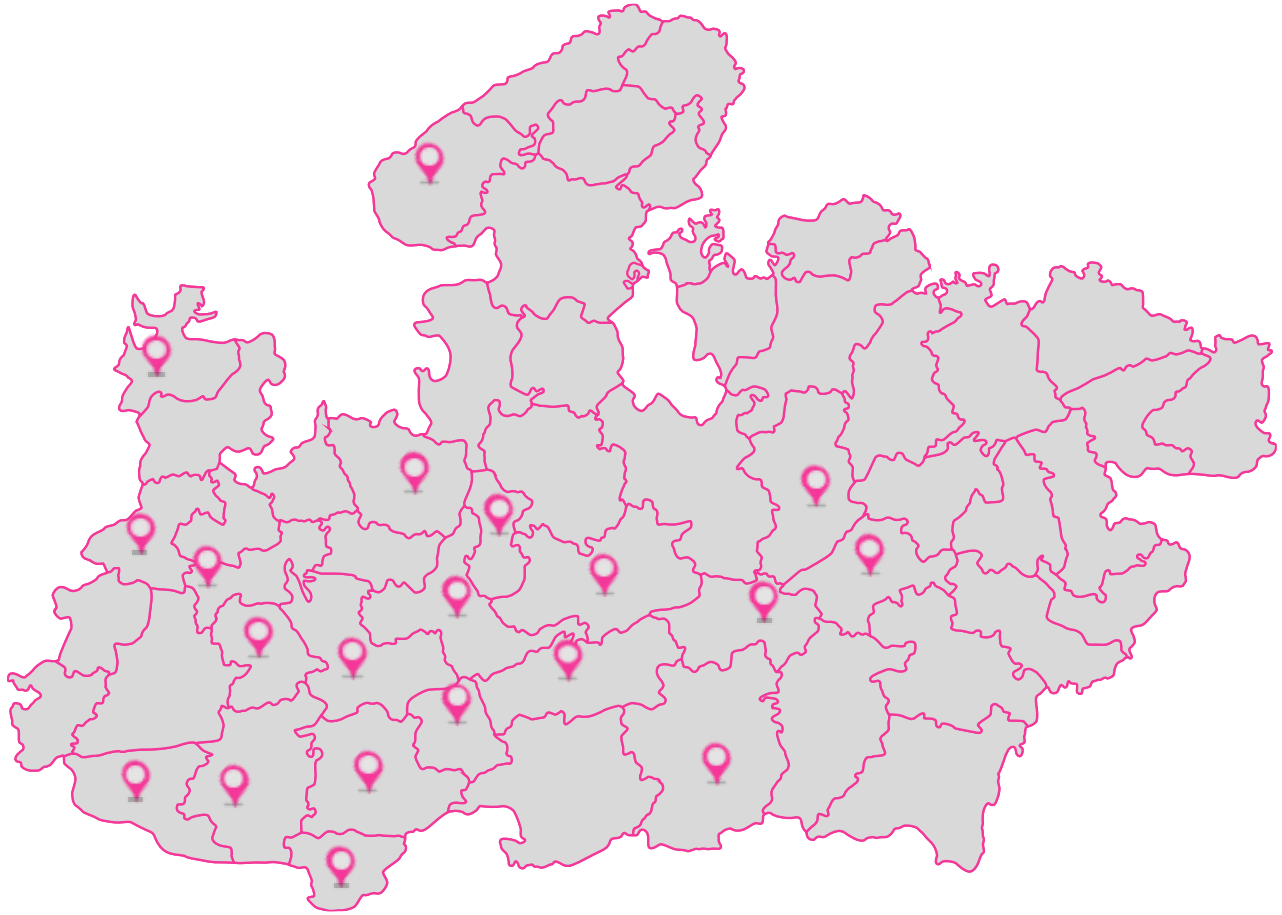
Major Presence – Madhya Pradesh

Retail Stores
73

Owned Stores
02

Warehouse
02

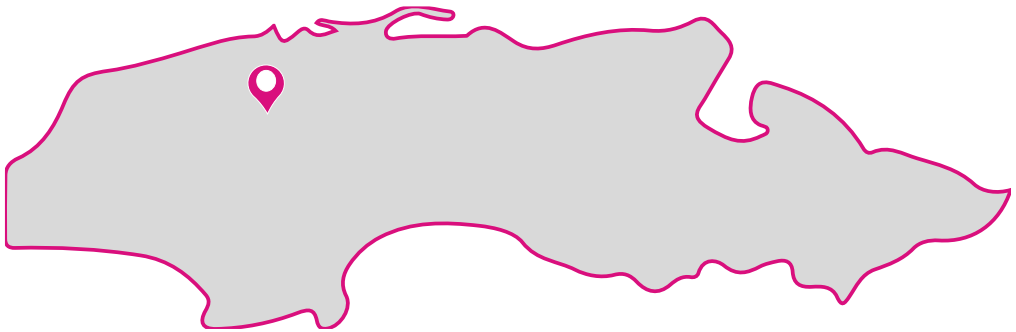
Total Stores
77



Diu

Retail Stores
2

Total Stores
2



Business Strategy

Increase Brand Visibility
Expand dealer network to broaden reach, strengthen brand recall, and ensure retention in customers' minds.

Improve Sales
Expand into Tier 2 & 3 towns, reduce overhead costs, and benefit from post-GST shift from unorganized to organized retail.

Leverage Market Skills & Relationships
Customer-focused approach with strong relationships, skilled teams, and effective follow-ups to ensure satisfaction.



Maintain Edge Over Competitors
Scale existing products, add new high- and mid-segment offerings, and expand portfolio to strengthen competitive edge.

Diversify Product Portfolio
Expand beyond smartphones into accessories, smart TVs, home appliances, and electronics with varied price points, exclusive lines, and bundles to drive sales and customer loyalty.

Improve Debt-Equity Ratio
Repay loans to lower debt-equity ratio, strengthen financial stability, improve efficiency, and enable future expansion funding.

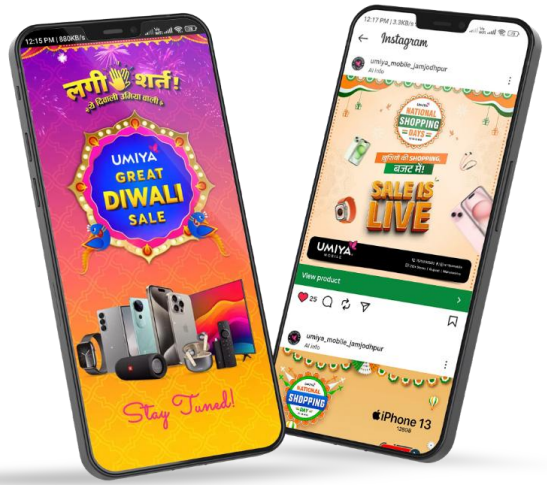
Marketing Activities

Sponsorships during festivals and sports events



National Shopping day offer

Diwali sales Ad



Video Shoots

Invest in high-quality video shoots to showcase product design, features, and performance, strengthening brand image and driving customer trust.

Social Media

Actively connect with customers via popular platforms by sharing content, testimonials, and visuals, while offering direct interaction and prompt assistance.

Brief Profile of Directors



Mr. Jadwani Kishorbhai Premjibhai

Chairman and Managing Director

With 12+ years in electronics and mobile accessories retail, he has been associated with the Company since inception, driving key policy decisions, strategy formulation, and business growth.



Mr. Jadvani Girishkumar Premjibhai

Whole-Time Director

has More than 12 years of experience in the Business of trading in Electronics goods and Mobiles related accessories. He has been associated with our Company since incorporation.



Mr. Vijesh Premjibhai Patel

Whole-Time Director

With 12+ years in electronics and mobile accessories retail, he has been associated with the Company since inception, leading sales, marketing, brand building, HR, retail operations, and business expansion.



Ms. Komal Nishitbhai Ganatra

Non- Executive Independent Director

With 4+ years of experience in accountancy, bookkeeping, and advisory services, she has previously worked with Maverick International and now practices independently under her firm, Vrushti Consultancy..



Mr. Vishwas Odhavjibhai Sagparia

Non- Executive Independent Director

practicing Chartered Accountant with over 9 years of experience. He runs his own firm, Sagparia & Associates, specializing in Audit & Assurance, Corporate Law & Compliance, Taxation, Corporate Finance, and Strategic & Financial Planning.



Mr. Nathavani Bhavik K

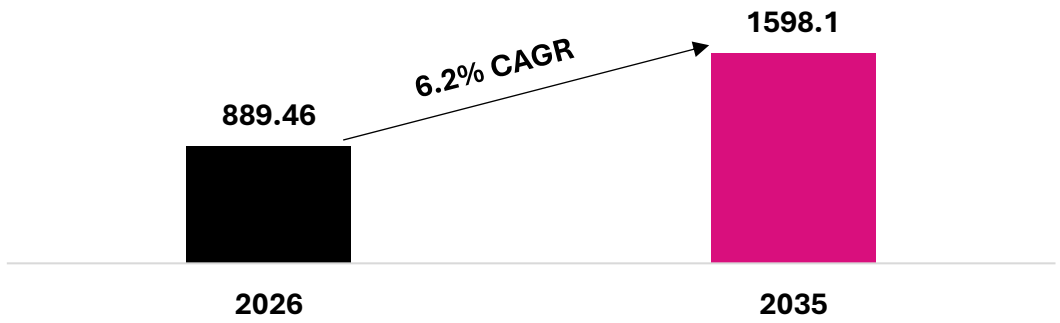
Non- Executive Independent Director

B.Com (Saurashtra University, 2009) and ICAI member since 2012, is a Chartered Accountant with 13+ years of experience. Through Bhavik Nathavani & Co, he specializes in Tax Planning, ERP Implementation, Corporate Finance, and Business Process Optimization.

Industry Outlook

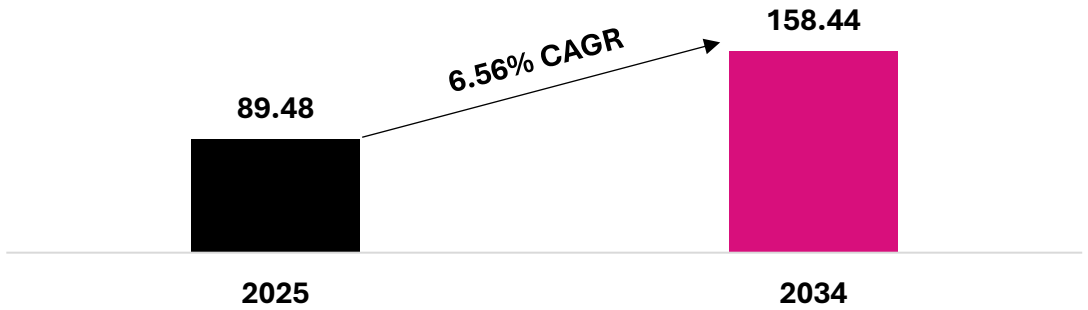
Global Electronics Market

(In USD Million)

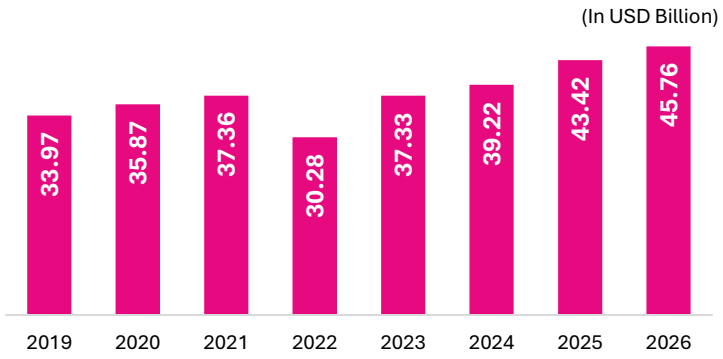


Indian Consumer Electronics Market

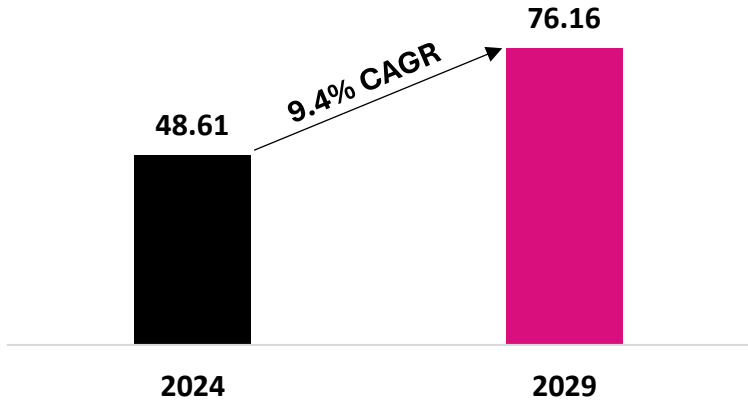
(In USD Billion)



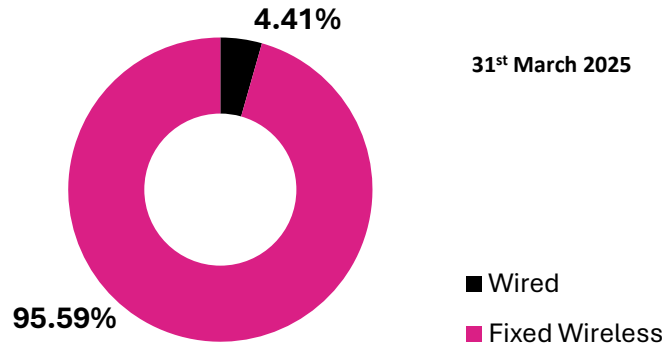
Telecom Sector Gross Revenue



Indian Telecom Market Size



Composition of Internet Subscription



Sources: Businessresearchinsights ,Imarcgroup , Trai.gov , Ibef.org, Grantthornton , Pib

Industry Outlook

India's Telecom Subscriber Base

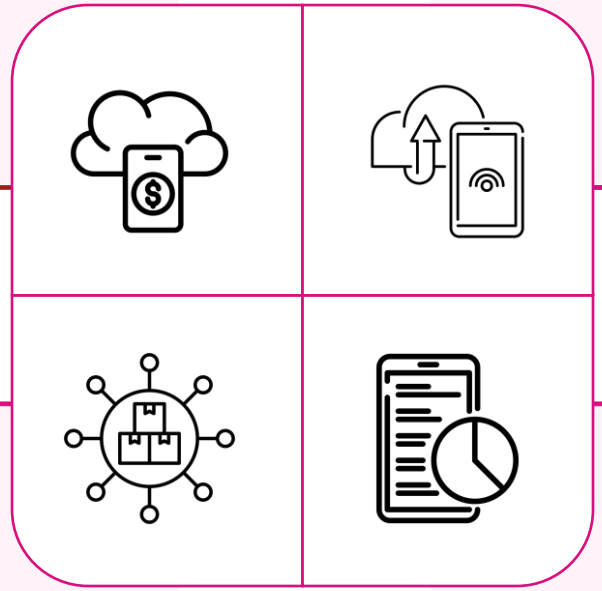
1.368 Billion

September 2026
A useful indicator of India's large telecom market.

Active Wireless Mobile Subscribers

1.213 Billion

September 2026
Highlights the scale of active mobile connectivity.



Rural Telecom Subscriber Base

560.16 Million

September 2026
Represents 40.95% of India's total telecom subscriber base, highlighting connectivity across rural markets.

Average Monthly Mobile Data Usage

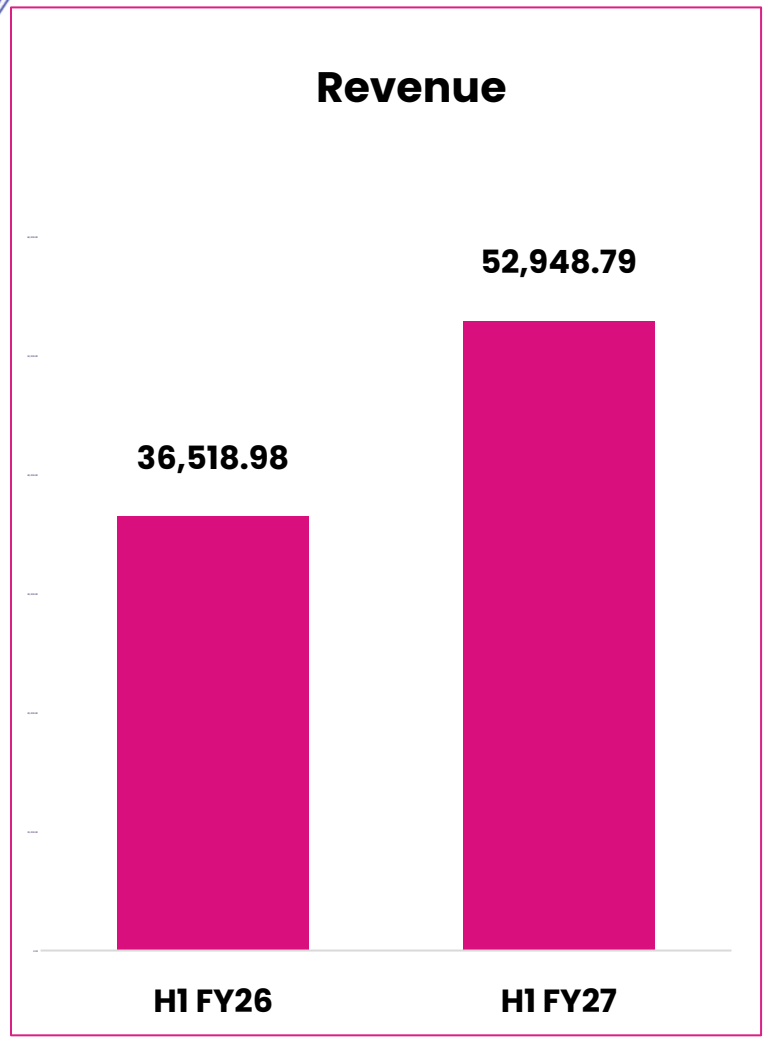
28.39 GB

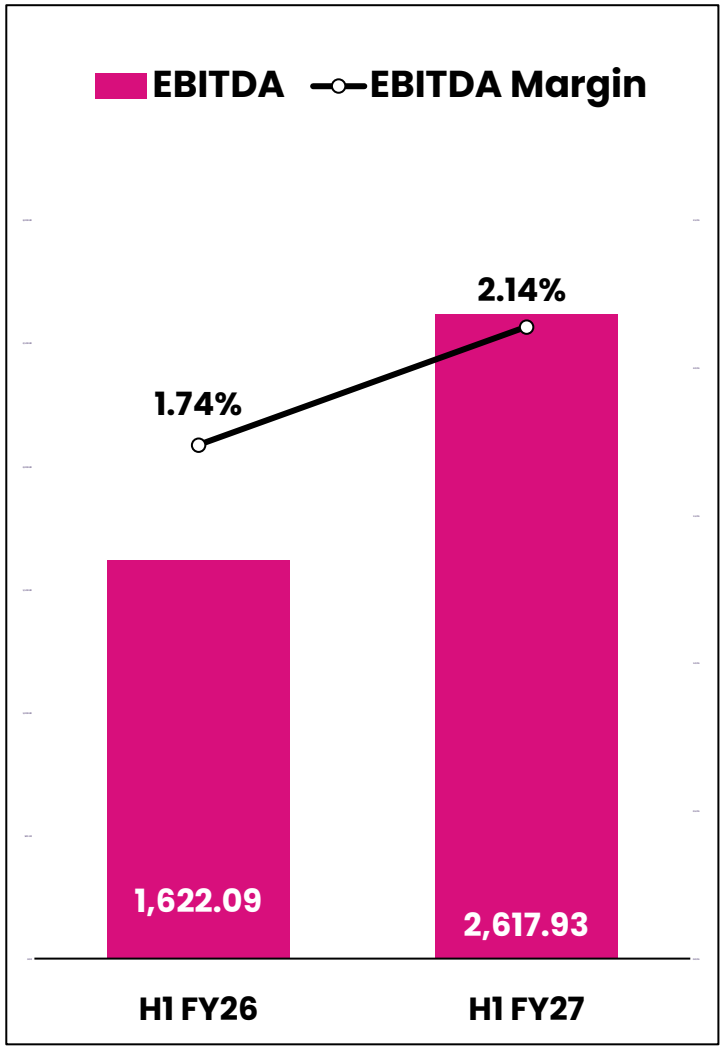
June 2026 quarter
Illustrates growing mobile data consumption.

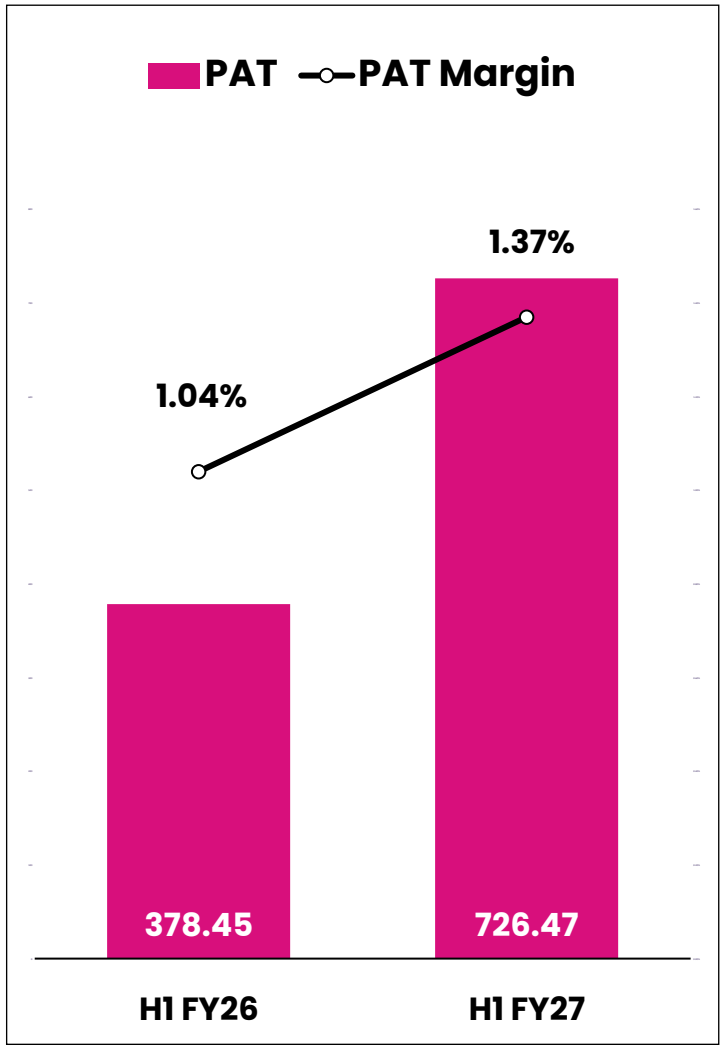
Sources: Ministry of Communications -PIB

H1 FY27 Financial Snapshot

All Figures are in ₹ Lakhs







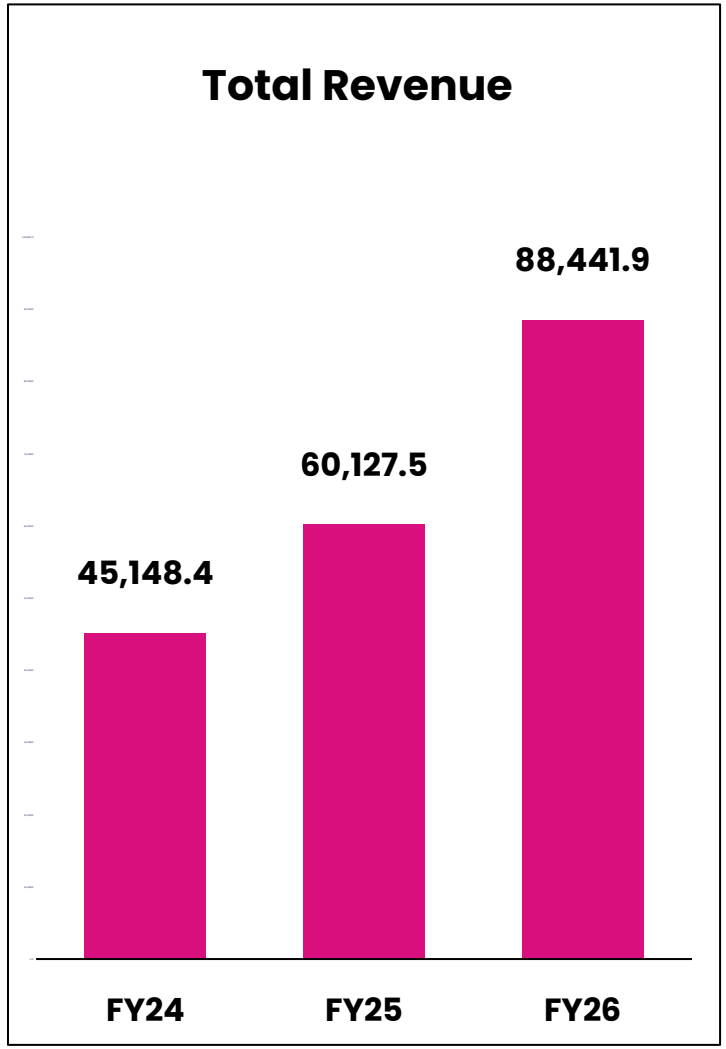
All Figures are in ₹ Lakhs

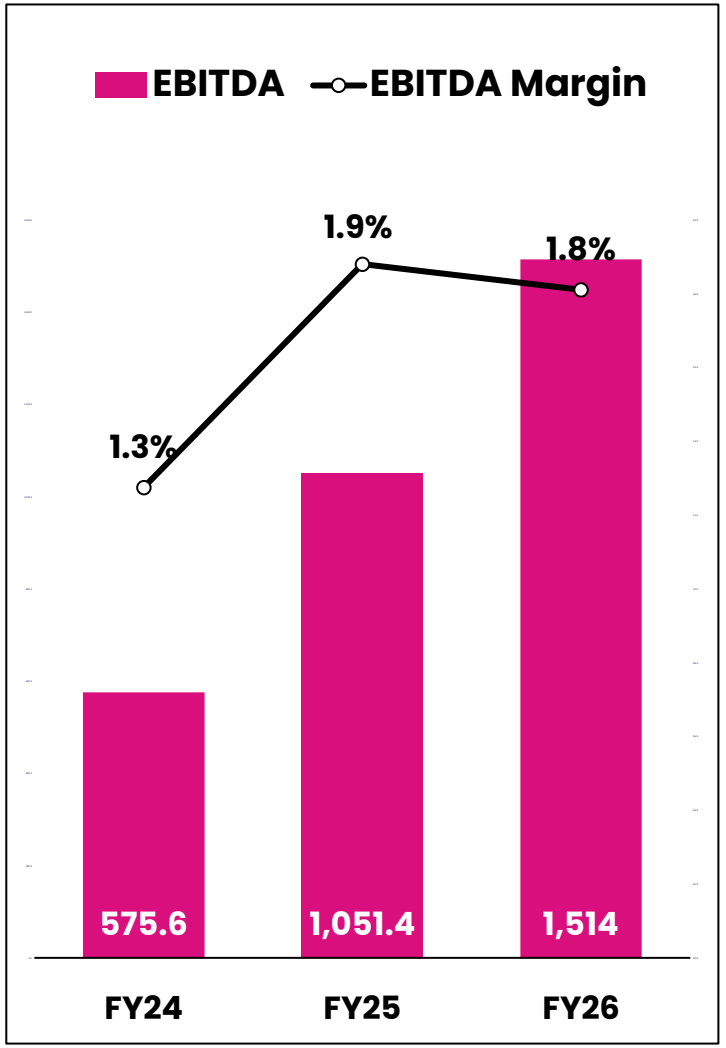
H1 FY27 Financial Snapshot

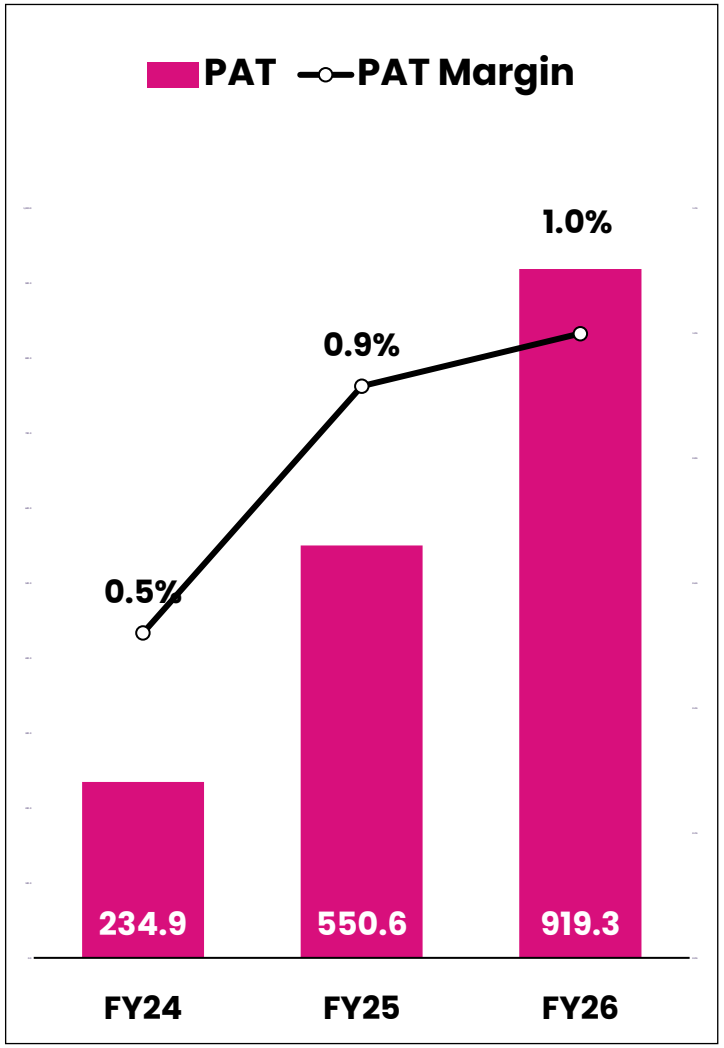
Particulars	H1 FY27	H1 FY26	YoY Change
Revenue from Operations	**52,948.79**	**36,518.98**	**45.0%**
Purchase of Raw Material / Stock-in-Trade	53,551.34	37,957.41	
Changes in Inventories	(4,749.30)	(3,979.84)	
Gross Profit	**4,146.75**	**2,541.41**	**63.2%**
Employee Benefit Expense	396.95	283.38	
Other Expenses	2,617.93	1,622.09	
EBITDA	**1,131.87**	**635.94**	**78.0%**
Depreciation & Amortisation Expense	53.05	38.97	
EBIT	**1,078.82**	**596.97**	
Financial Costs	116.87	98.51	
Profit Before Extraordinary Items and Tax	971.75	504.27	
Other Income	9.80	5.81	
Profit Before Tax	**971.75**	**504.27**	
Tax Expense	245.28	125.82	
PAT	**726.47**	**378.45**	**92.0%**
EPS (Diluted) (₹)	5.11	3.23	

All Figures are in ₹ Lakhs

Financial Snapshot







All Figures are in ₹ Lakhs & Margins are in %

Income Statement

All Figures are in ₹ Lakhs

Particulars	FY24	FY25	FY26
Revenue from Operations	45,148.40	56,007.92	83,609.69
Purchases of Stock-in-Trade	43,734.30	58,942.21	86,411.36
Change in Inventories	(1,066.26)	(2,549.76)	(3,958.02)
Gross Profit	**2,480.36**	**(384.53)**	**1,156.35**
Employee Costs	367.39	489.34	637.37
Other Expense	1,537.40	2,194.33	3,837.10
EBITDA	**575.57**	**(3,068.2)**	**(3,318.12)**
Depreciation	59.69	71.80	84.75
EBIT	**515.88**	**(3,140)**	**(3,402.87)**
Interest	210.76	237.17	199.97
Other Income	10.03	4,119.61	4,832.17
PBT	**315.13**	**742.44**	**1,229.32**
PAT	**234.94**	**550.68**	**919.37**

Balance Sheet

All Figures are in ₹ Lakhs

Particulars	FY24	FY25	FY26	H1 FY27
Share Capital	55.00	1,045.00	1,422.00	1,422.00
Reserves & Surplus	776.67	386.84	3,417.41	4,143.87
Shareholder's Equity	831.67	1,431.84	4,839.41	5,565.87
Long Term Borrowing	79.08	-	-	-
Long Term Provisions	20.09	-	-	-
Other Non-Current Liabilities	1,604.31	3,065.56	5174.91	6,336.56
Short Term Borrowing	1,668.08	2335.93	633.06	2,054.64
Trade Payables	2,224.51	2679.17	4915.03	5,975.55
Short Term Provisions	65.34	251.95	390.52	330.36
Other Current Liabilities	181.41	805.49	599	2,124.39
Total Current Liabilities	4,139.34	6,072.54	6,537.61	10,484.94
Total Equities & Liabilities	**6,674.43**	**10,500.34**	**16,551.93**	**22,387.37**

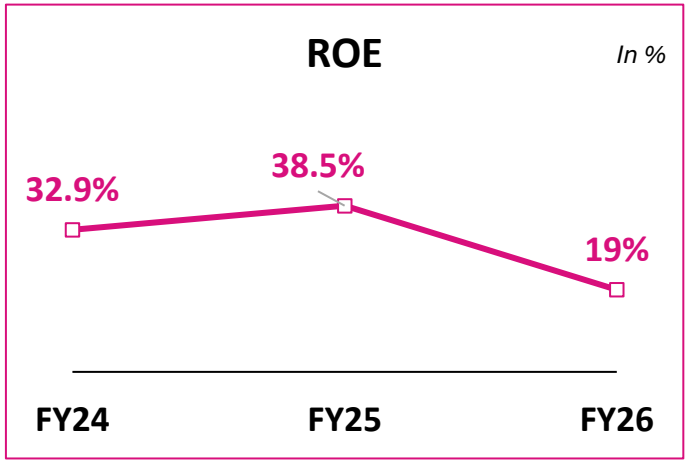
Particulars	FY24	FY25	FY26	H1 FY27
Tangible Assets	318.26	358.58	459.95	463.81
Intangible Assets	22.83	25.25	84.85	84.05
Other Non-Current Assets	79.71	89.44	384.78	349.62
Deferred Tax Assets	7.94	2.61	3.47	5.10
Total Non-Current Assets	427.74	475.88	933.05	902.58
Inventories	4,176.99	6,726.76	10,684.77	15,434.07
Cash and Cash Equivalents	183.33	322.20	354.2	413.12
Short-Term Loans & Advances	1,264.82	2,629.71	3,876.02	4,809.08
Trade Receivables	198.82	369.12	654.97	507.10
Current Investments	6.47	46.27	48.92	321.42
Other Current Assets	416.25	-	-	-
Total Current Assets	**6,246.68**	**10,094.06**	**15,618.88**	**21,484.79**
Total Assets	**6,674.43**	**10,569.94**	**16,551.93**	**22,387.37**

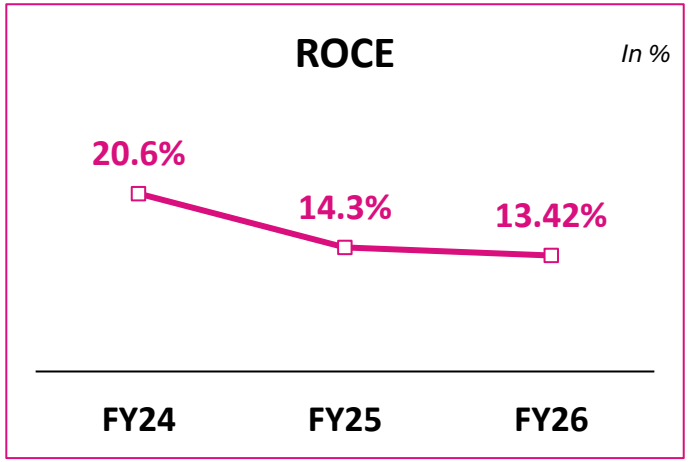
Cash Flow Statement

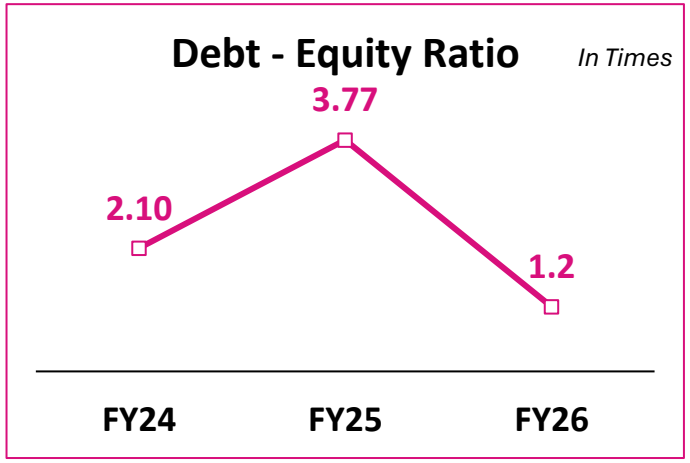
All Figures are in ₹ Lakhs

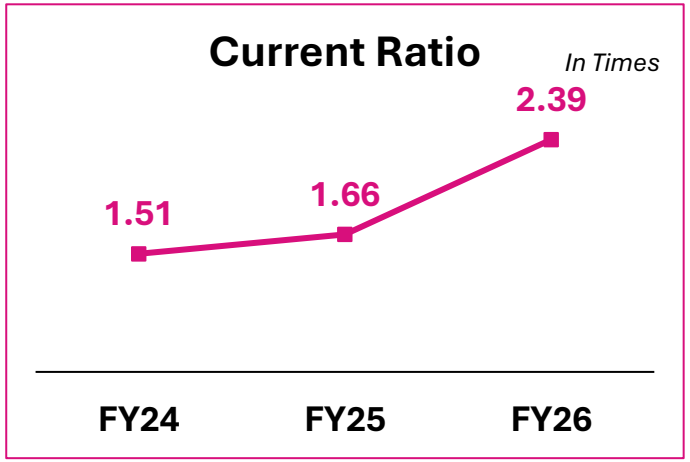
Particulars	FY24	FY25	FY26	H1 FY27
Net Cash flow from Operating Activities	(656.91)	(1516.43)	298.08	-2,120.47
Net Cash used in Investing Activities	540.69	1303.65	1571.10	874.70
Net Cash used in Financing Activities	110.98	351.65	(1837.17)	1,304.71
Net Increase / (Decrease) in Cash & Cash Equivalents	**(5.24)**	**138.87**	**32.00**	**58.94**
Cash & Cash Equivalents at Beginning of period	188.57	183.33	322.2	354.20
Cash & Cash Equivalents at End of period	183.33	322.20	354.20	413.14

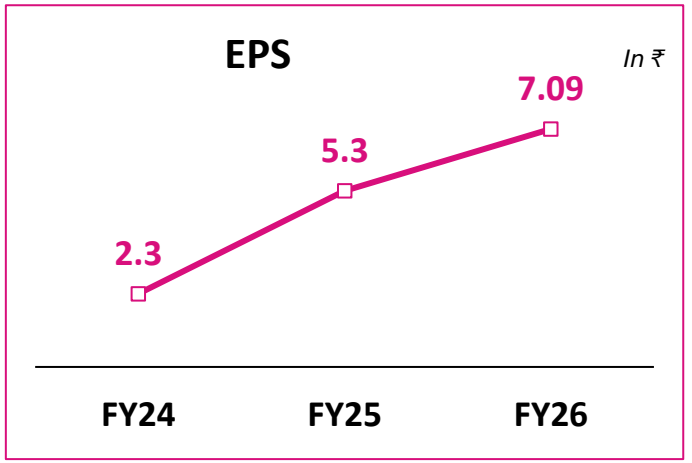
Key Ratios


ROE
In %
32.9%
38.5%
19%
FY24
FY25
FY26

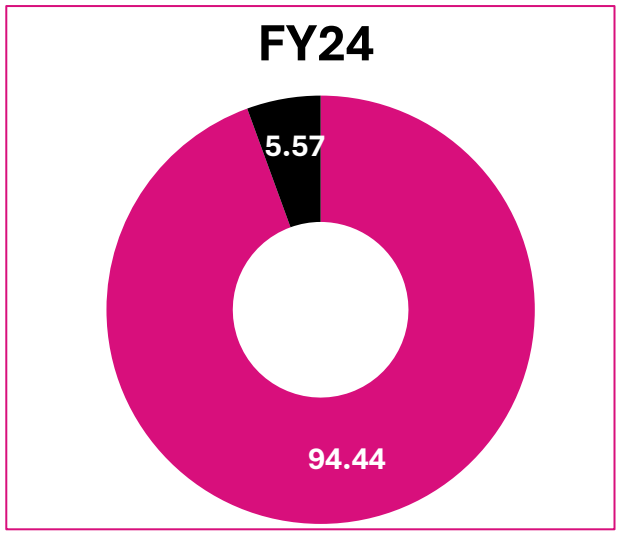

ROCE
In %
20.6%
14.3%
13.42%
FY24
FY25
FY26

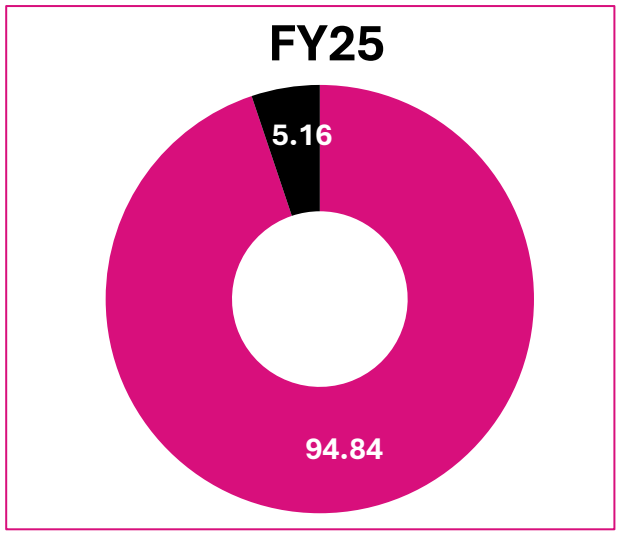

Debt - Equity Ratio
In Times
3.77
2.10
1.2
FY24
FY25
FY26

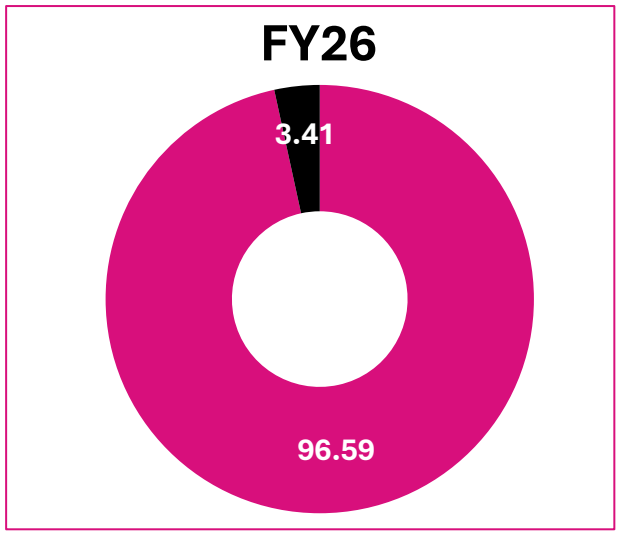

Current Ratio
In Times
2.39
1.51
1.66
FY24
FY25
FY26


EPS
In ₹
7.09
5.3
2.3
FY24
FY25
FY26

Product Wise Revenue Bifurcation





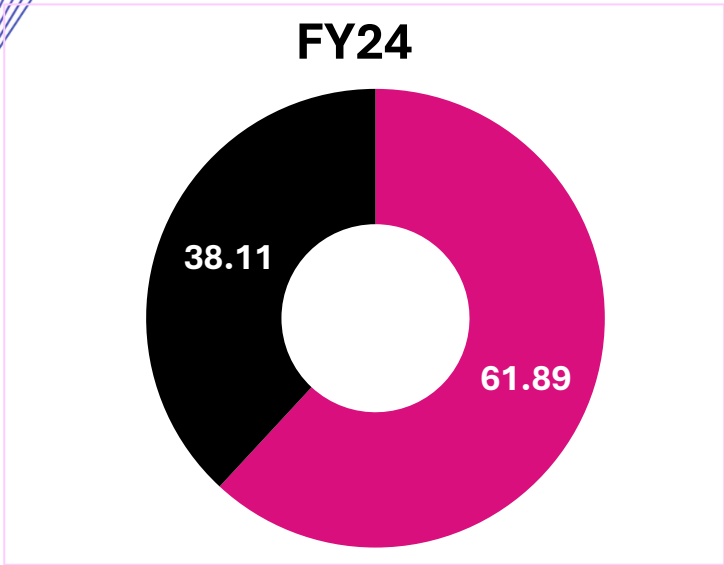


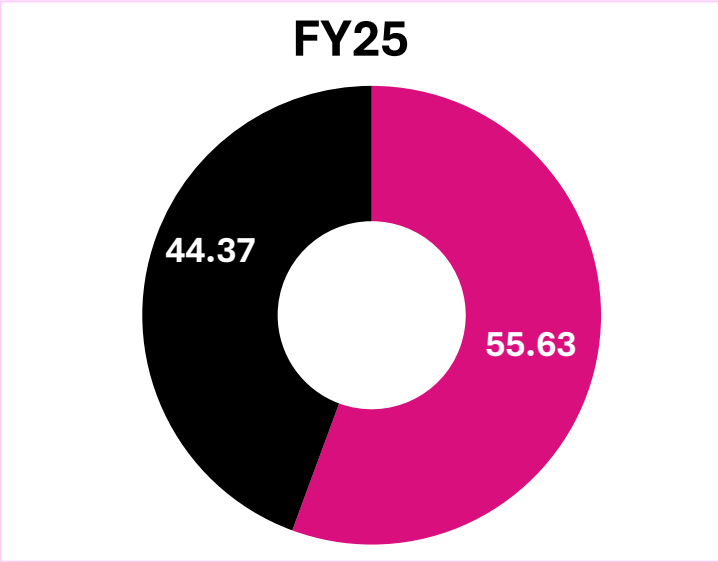
Mobile Others

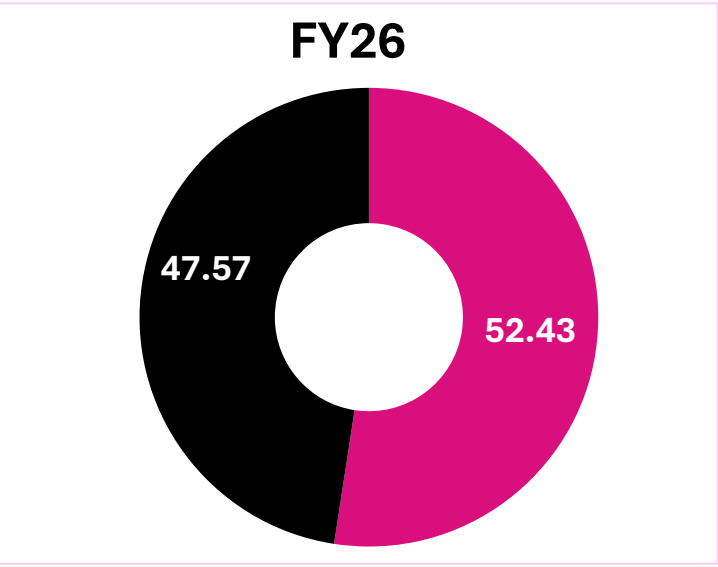
(₹ in Lakhs)

Particulars	FY26	FY25	FY24
Mobile	80,761.26	53,115.80	40,048.36
Laptop/Tablet	869.90	586.43	397.51
Home Appliances	912.51	646.02	493.51
Accessories	1066.02	1,081.43	1,084.31
Services	-	578.24	384.43
Total	**83,609.69**	**56,007.92**	**42,408.13**

Store Category Wise Revenue Bifurcation





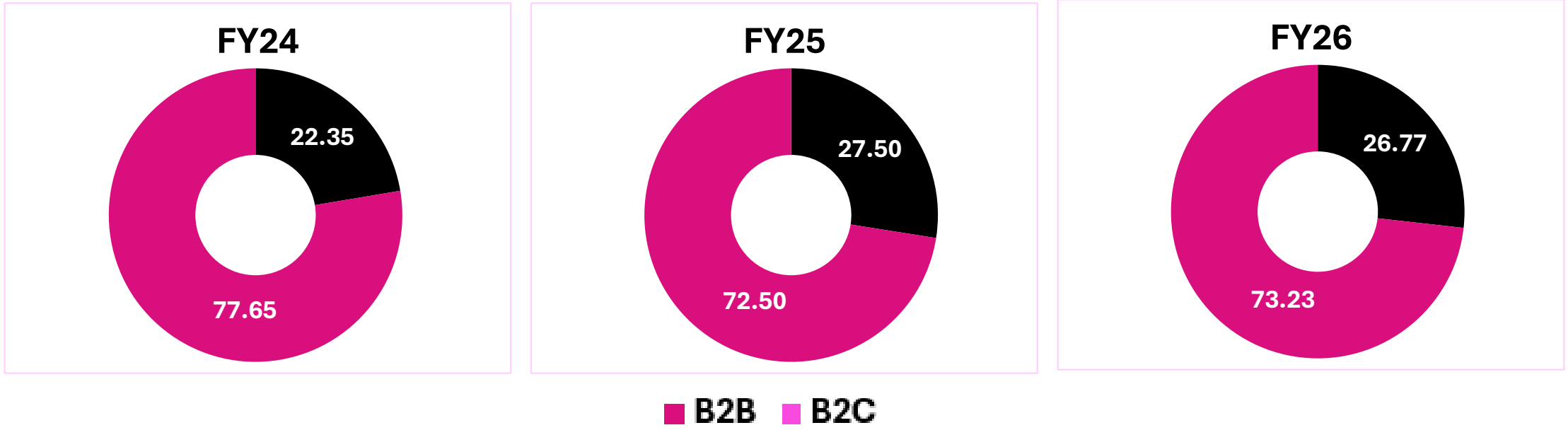


■ Owned Stores ■ Retail Outlet Model

(₹ in Lakhs)

Particulars	FY26	FY25	FY24
Owned Stores	43,837.18	31,158.57	26,246.25
Retail Outlet Model	39,772.52	24,849.35	16,161.87
Total	**83,609.69**	**56,007.92**	**42,408.13**

Revenue Bifurcation From B2B & B2C

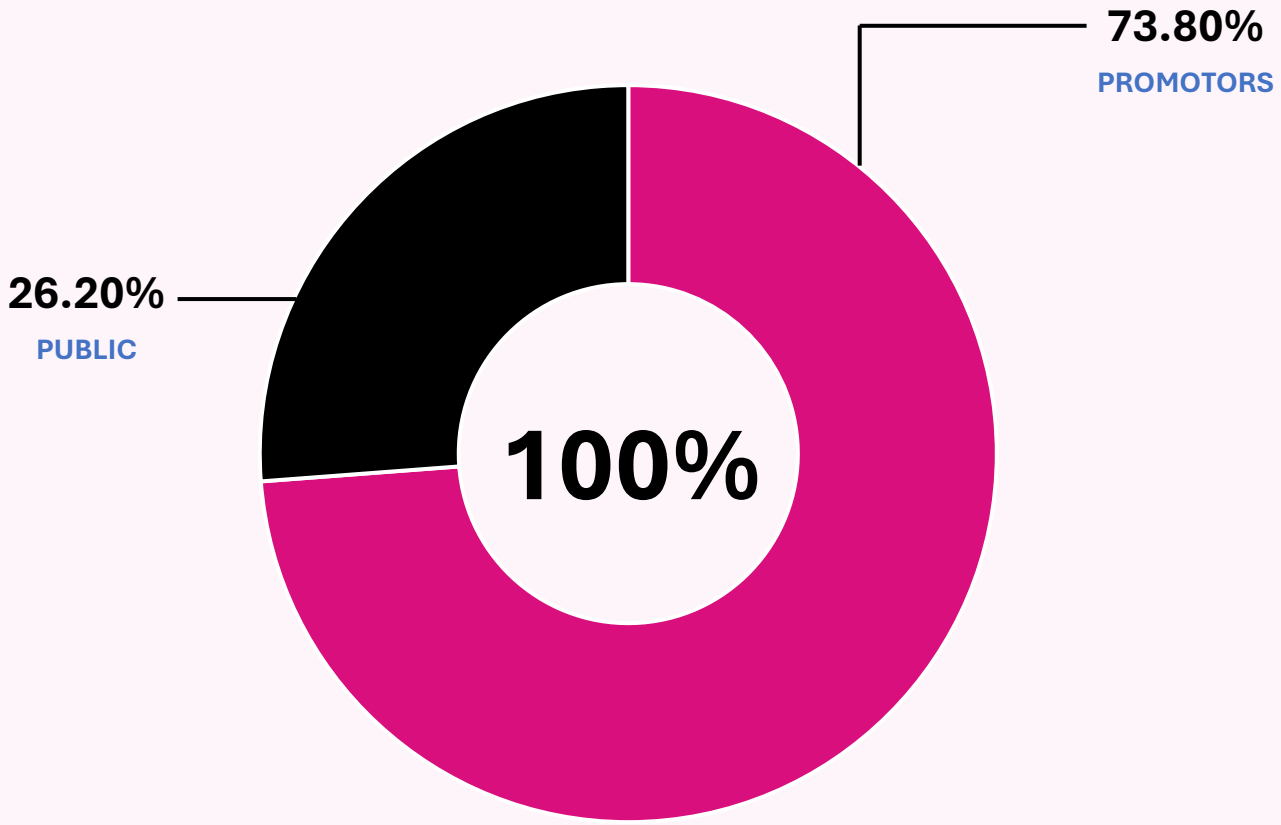


(₹ in Lakhs)

Particulars	FY26	FY25	FY24
B2B	22379.20	15,404.29	9,479.98
B2C	61230.49	40,603.63	32,928.15
Total	**83609.69**	**56,007.92**	**42,408.13**

Stock Data

Shareholding Pattern



Shareholding data as of Sept 2026

CURRENT MARKET PRICE	₹ 85.00
52 WEEK HIGH/LOW	₹ 106.05 / ₹ 41.75
MARKET CAPITALIZATION	₹ 120.87 CR
FACE VALUE	₹ 10
BSE SCRIP CODE	**BSE – SME: 544464**

Market price data as of 3rd Nov, 2026

THANK YOU



UMIYA MOBILE LIMITED

Address: Plot No. 3, Ward No. 7, C.S. No. 5805,
Vhora Aghat NR PDM COM. Collage,
Opp. Lathiya Motors, Gondal Road,
Rajkot - 360004, Gujarat, India

Email: invetsors@umiyamobile.in
Website: www.umiyamobile.com

ORIM CONNECT

Address: 220, Corporate Avenue, Goregaon,
Mumbai, Maharashtra 400063

Email: letsconnect@orim.in
Website: www.orim.in