

Date: 14/08/2026

To,
BSE Limited,
1st Floor, P.J. Towers,
Dalal Street, Fort,
Mumbai - 400 001.

To,
The Calcutta Stock Exchange Limited
7, Lyons Range,
Dalhousie,
Kolkata 700 001

Scrip Code: 526530

Scrip Code: 029404

Subject: Investor Presentation – Q1 FY27 (3M- FY 27)

Respected Sir/Madam,

With reference to above captioned subject, please find attached herewith Investor Presentation – Q1 FY27. (3M- FY 27)

This intimation is also being made available on the website of the Company at <https://www.iirmholdings.in/investor/other-information-disclosures/>.

Kindly take the above information on record.

Thanking You.

Yours faithfully,
For IIRM Holdings India Limited

VEMPALA SRI
LAKSHMI

Digitally signed by VEMPALA
SRI LAKSHMI
Date: 2026.08.14 21:05:08
+05'30'

Vempala Sri Lakshmi
Company Secretary & Compliance Officer
M. No. F9950

Encl: as above

IIRM HOLDINGS INDIA LIMITED

(Formerly know as Sudev Industries Limited)

 Registered Office: : 5th Floor, Ashoka My Home Chambers,
Sindhi Colony, SP Road, Begumpet, Secunderabad, Hyderabad,
500003, Telangana, India

CIN : L70200TS1992PLC189999

 www.iirmholdings.in
 cs@iirmholdings.in
 +91 844 777 2518



Your Trusted Partner in **Global Insurance Solutions**

Investor Presentation – Q1- FY27





Safe Harbour

This presentation has been prepared by and is the sole responsibility of IIRM Holdings India Limited (the “Company”). By accessing this presentation, you are agreeing to be bound by the trailing restrictions.

This presentation does not constitute or form part of any offer or invitation or inducement to sell or issue, or any solicitation of any offer or recommendation to purchase or subscribe for, any securities of the Company, nor shall it or any part of it or the fact of its distribution form the basis of, or be relied on in connection with, any contract or commitment thereof. In particular, this presentation is not intended to be a prospectus or offer document under the applicable laws of any jurisdiction, including India. No representation or warranty, express or implied, is made as to, and no reliance should be placed on, the fairness, accuracy, completeness or correctness of the information or opinions contained in this presentation. Such information and opinions are in all events not current after the date of this presentation. There is no obligation to update, modify or amend this communication or to otherwise notify the recipient if the information, opinion, projection, forecast or estimate set forth herein, changes or subsequently becomes inaccurate.

Certain statements contained in this presentation that are not statements of historical fact constitute “forward-looking statements.” You can generally identify forward looking statements by terminology such as “aim”, “anticipate”, “believe”, “continue”, “could”, “estimate”, “expect”, “intend”, “may”, “objective”, “goal”, “plan”, “potential”, “project”, “pursue”, “shall”, “should”, “will”, “would”, or other words or phrases of similar import. These forward-looking statements involve known and unknown risks, uncertainties, assumptions and other factors that may cause the Company’s actual results, performance or achievements to be materially different from any future results, performance or achievements expressed or implied by such forward-looking statements or other projections. Important factors that could cause actual results, performance or achievements to differ materially include, among others: (a) our ability to successfully implement our strategy, (b) our growth and expansion plans, (c) changes in regulatory norms applicable to the Company, (d) technological changes, (e) investment income, (f) cash flow projections, and (g) other risks.

This presentation is for general information purposes only, without regard to any specific objectives, financial situations or informational needs of any particular person. The Company may alter, modify or otherwise change in any manner the content of this presentation, without obligation to notify any person of such change or changes.

TABLE OF CONTENTS

01

Quarterly Highlights

02

Company Overview

03

Industry Landscape

04

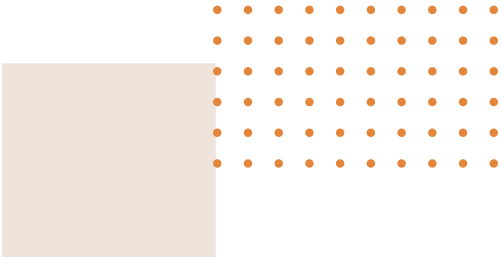
Business Overview

05

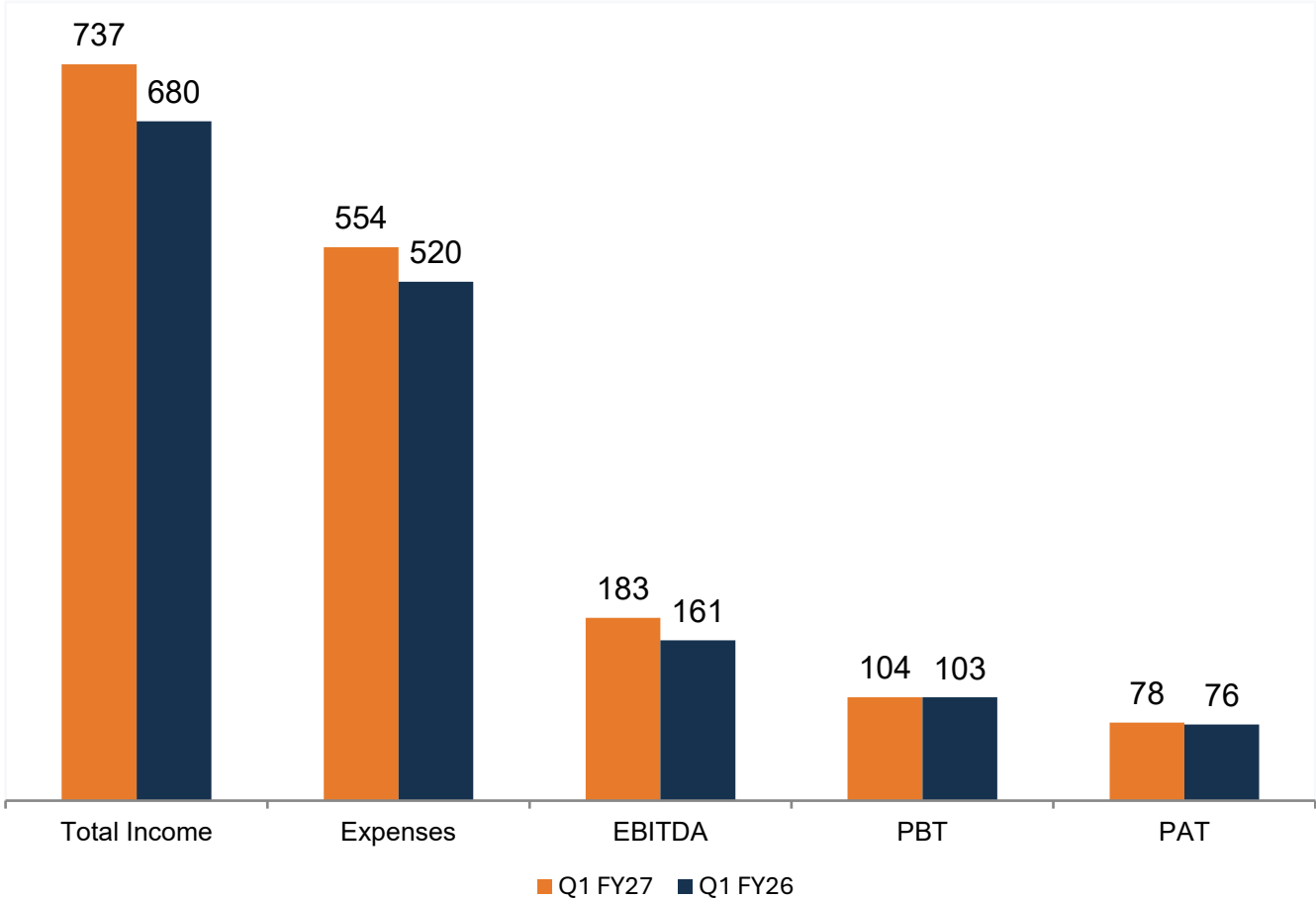
Road Map



Quarterly Highlights



Consolidated Q1 financial performance in INR Mn



PREMIUM GROWTH

24.7%

vs Q1 FY26

REVENUE GROWTH

8.4%

vs Q1 FY26

EBITDA MARGIN

24.8%

+vs 23.6% in Q1 FY26

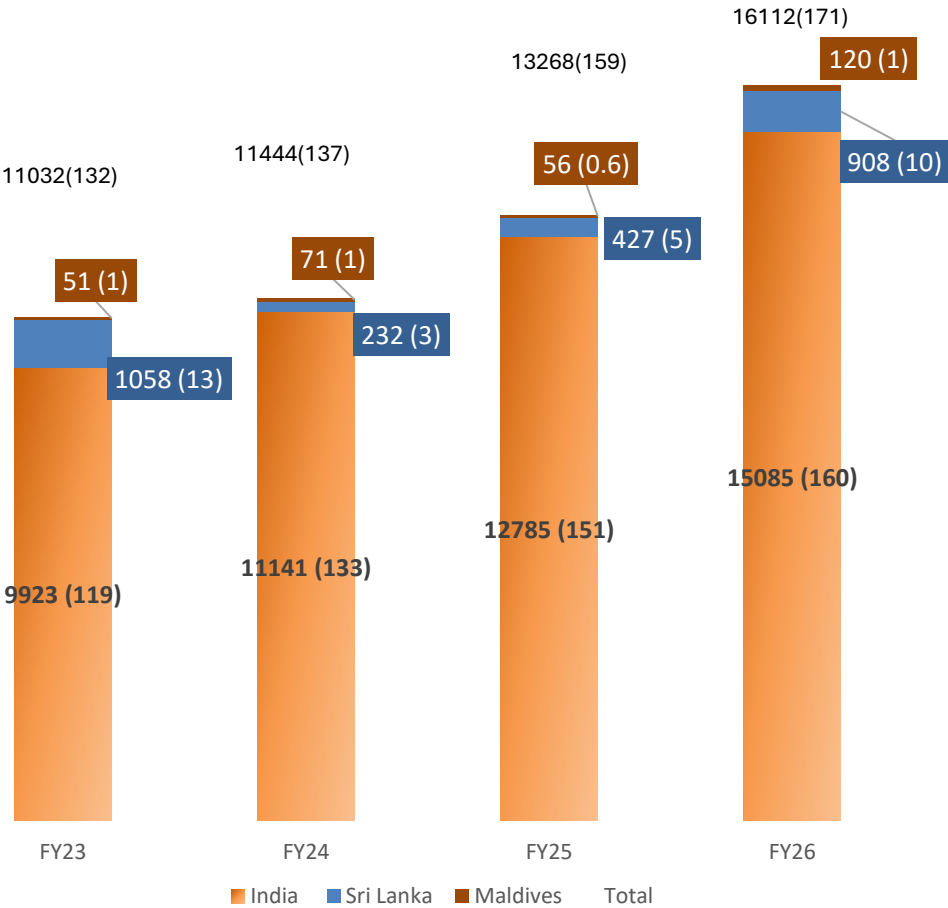
PAT MARGIN

10.6%

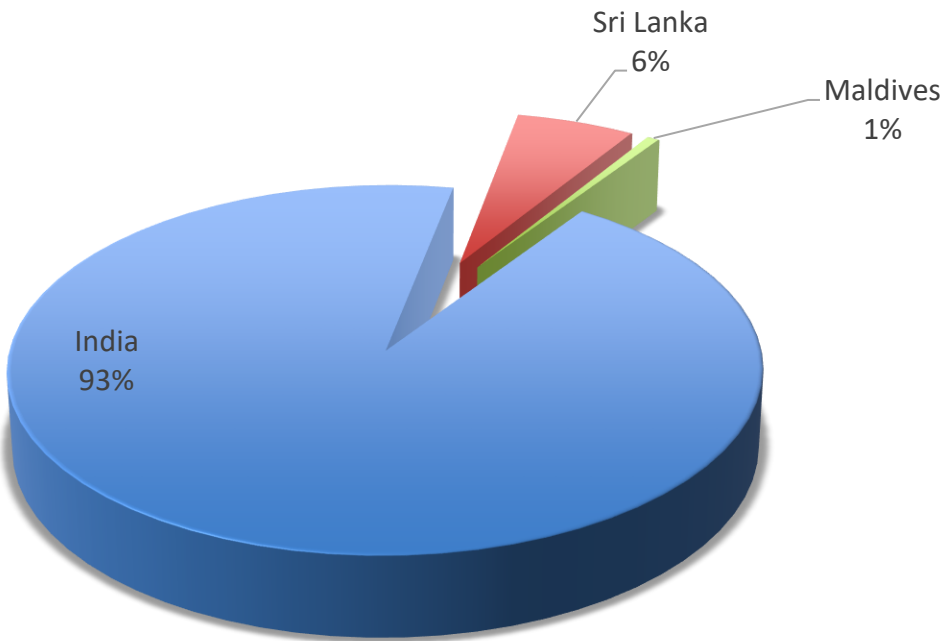
vs 11.2% in Q1 FY26

Portfolio Spread

GWP Location wise in INR m (US \$ m)

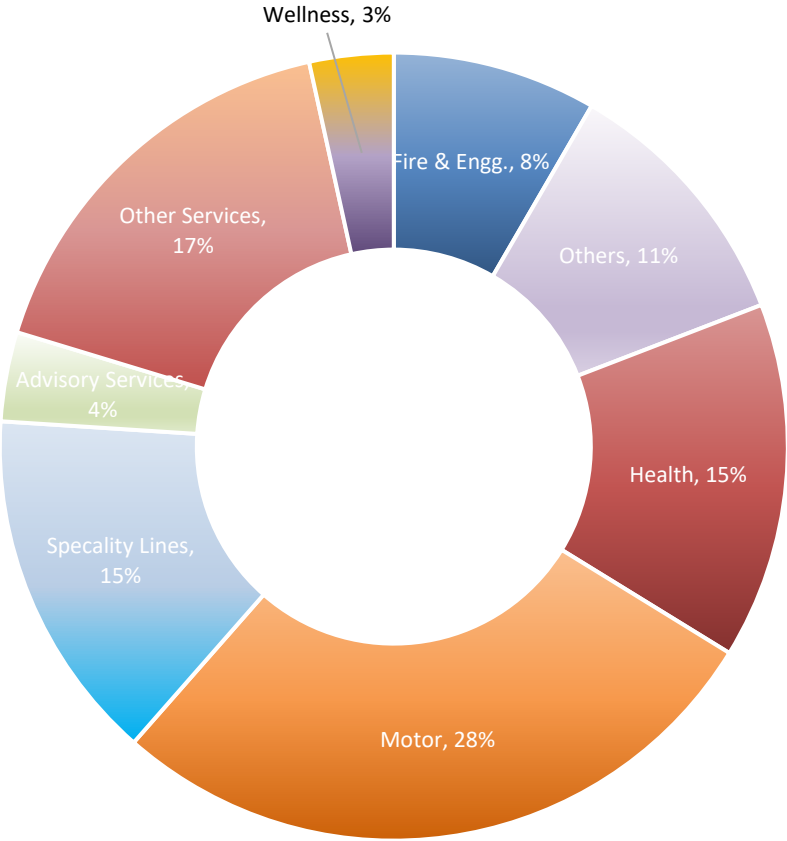


GWP Mix By Geography as on FY 26

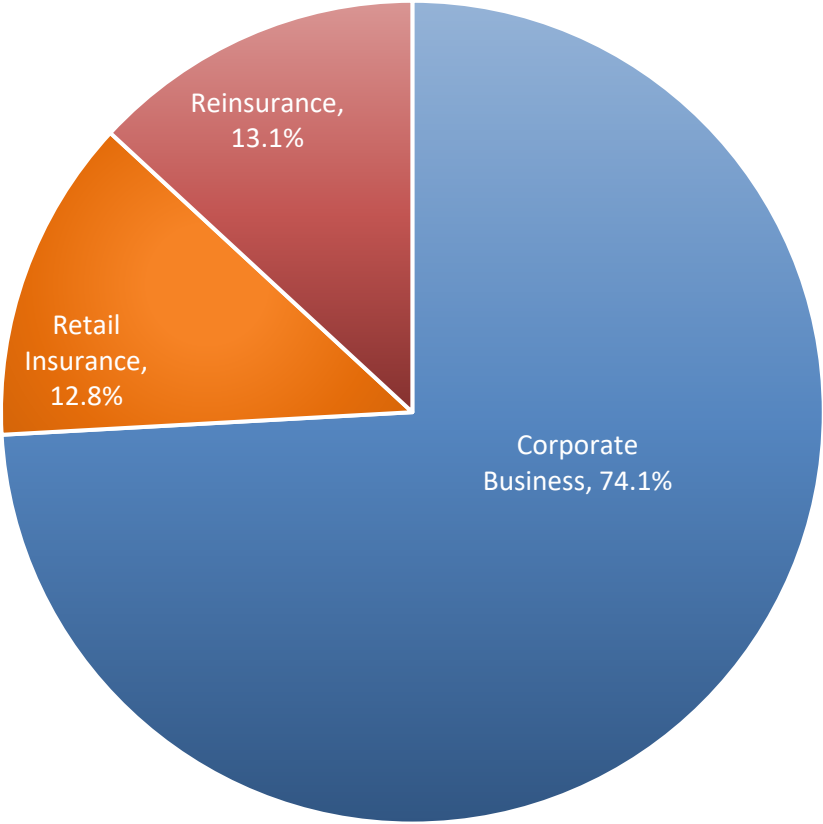


Portfolio Spread

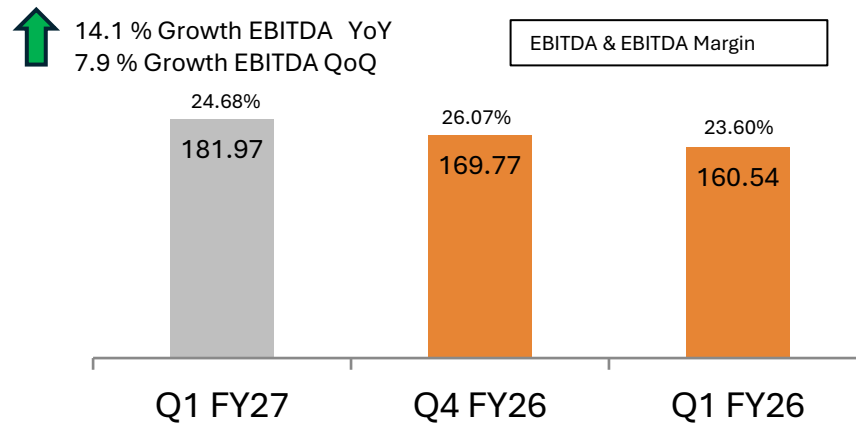
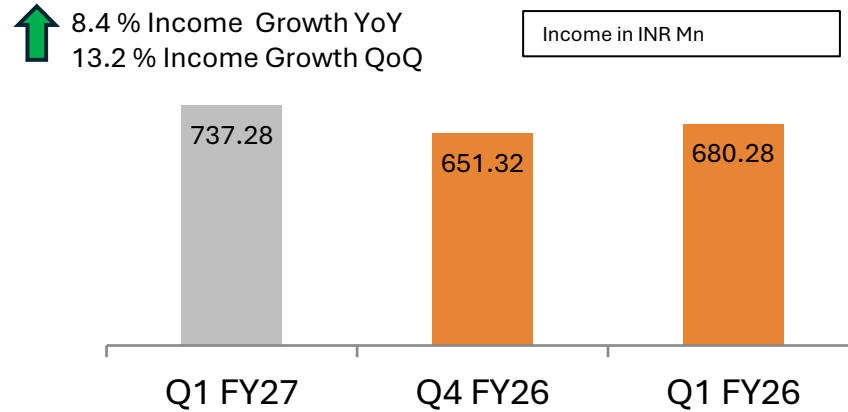
Revenue LOB wise % share as on FY26



GWP Mix from Different Verticals FY26



Financial performance overview



Income

- **Revenue from Operations** +8.1% YoY to ₹735.0 Mn, on broad-based growth across operating segments.
- **Total Income** +8.4% YoY to ₹737.4 Mn, reflecting stable, diversified revenue.
- **EBITDA** +14.1% YoY to ₹183.2 Mn, on strong operational performance.
- EBITDA growth **outpaced revenue growth**, showing improved **operating leverage**.

Expense & Profitability

- Strong operating profitability maintained despite a moderate revenue growth environment.
- **Finance costs rose sharply** on **NCD borrowings** raised for acquisitions and growth.
- Higher interest **offset much of the operating profit growth**.
- **PBT broadly stable** at ₹103.6 Mn, as operating gains were absorbed by interest.

Quarterly and Yearly Financial Statement Consolidated

(₹ IN MILLIONS)

PARTICULARS	FY27 Q1	FY26 Q4	FY26 Q1	FY 26	FY 25
Revenue from Operations	735.0	640.1	679.6	2521.5	2194.5
Total Income	737.4	651.3	680.3	2537.2	2209.5
Operating Expenses	554.2	481.5	519.7	1941.51	1738.9
EBITDA	183.2	169.8	160.5	595.7	470.6
EBITDA %	24.84%	26.07%	23.60%	23.48%	21.30%
Fin Cost	40.0	25.6	12.3	78.4	28.2
Depreciation and Amortization	39.6	39.0	44.8	173.0	125.8
PBT	103.6	104.7	103.4	343.8	305.5
PAT	78.3	67.7	76.4	243.7	216.3
EPS (₹)	1.15	0.99	1.12	3.58	3.17

CAGR
(FY22-26)

23%
Revenue

26%
EBITDA



Company Overview



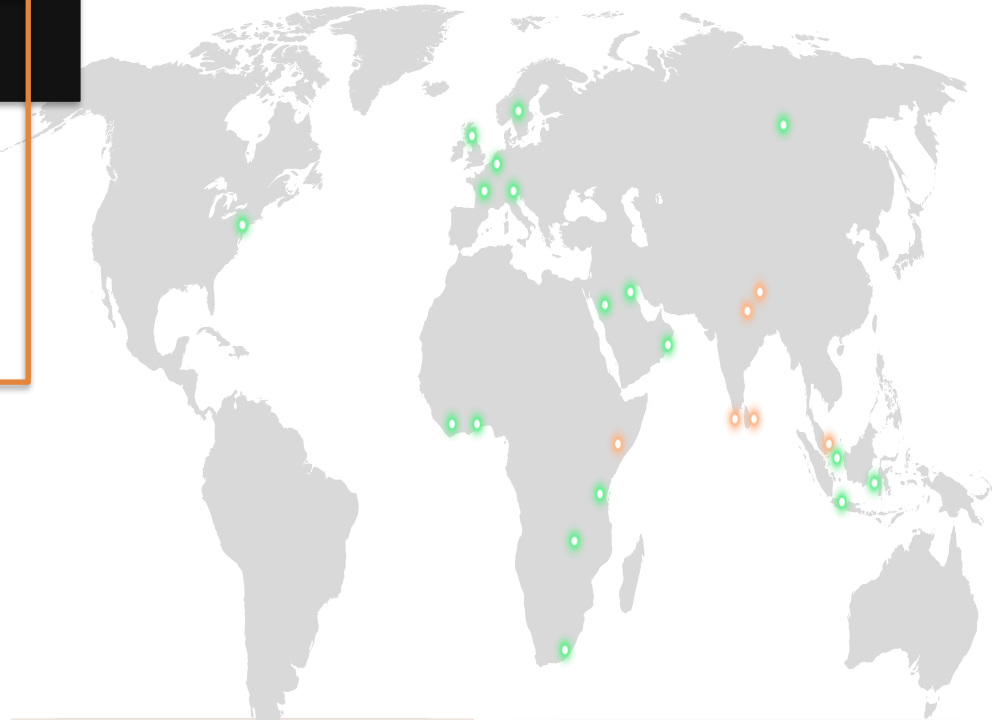
IIRM Holdings – Group Companies

IIRM HOLDINGS INDIA LTD

BSE LISTED



Global Presence



25+

Our Offices

100+

Reinsurance Network

100K+

Retail Customers

2000+

Corporate Customers

100+

Reinsurance Network

1611+ Cr

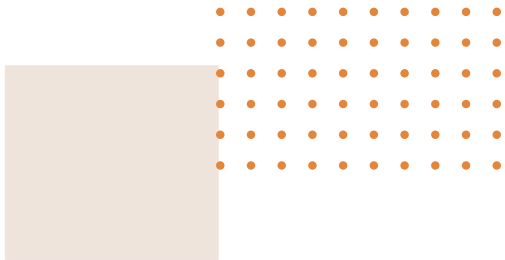
Premium
Serviced Annually

300+

Years of Combined
Experience



Industry Landscape



Insurance Industry Overview

INDIA

Health-led scale

12% estimated CAGR

Health 44% | Motor 30% market share in General Insurance Industry

SRI LANKA

Recovery and corporate lines

10% estimated CAGR

Motor-led | Fire & Engineering

MALDIVES

High-growth specialist niche

18% estimated CAGR

Tourism | Property | Marine

KENYA

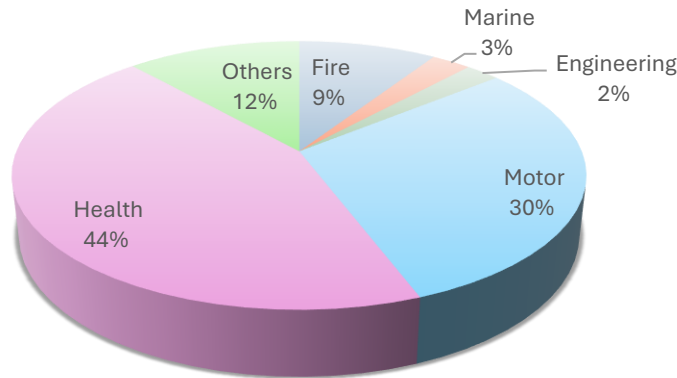
Digital inclusion tailwinds

15% estimated CAGR

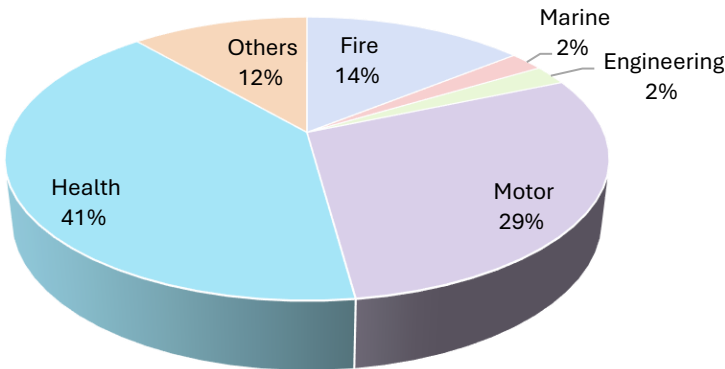
Motor | Medical | Property

Non Life India Insurance Industry Q1 FY27 YoY

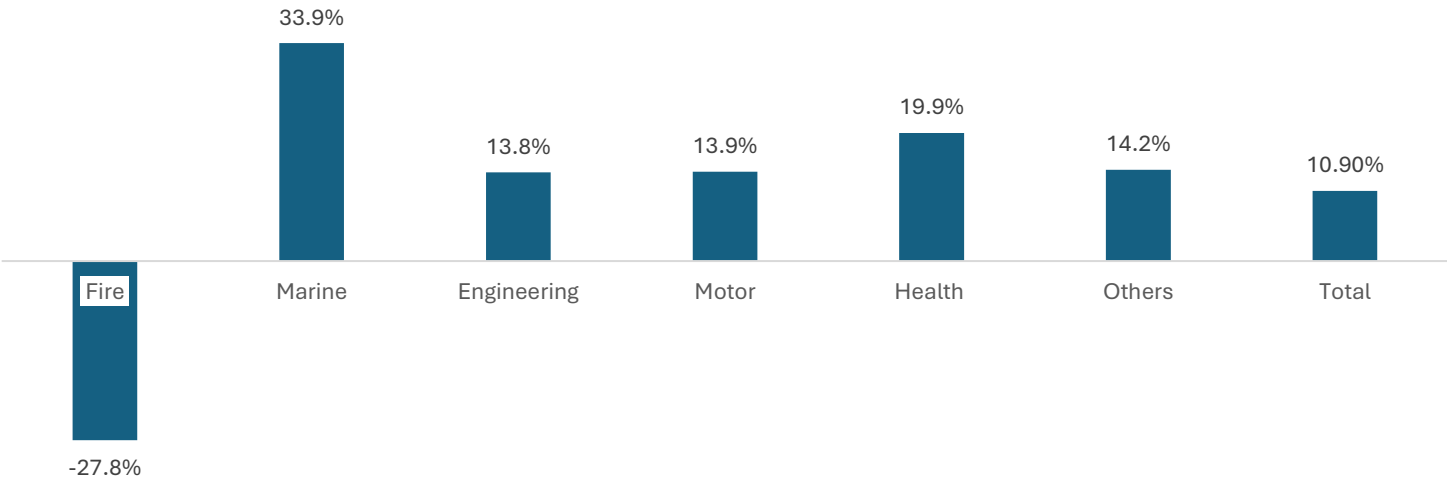
Market Share Segment Wise Q1 FY27



Market Share segment wise Q1 FY26

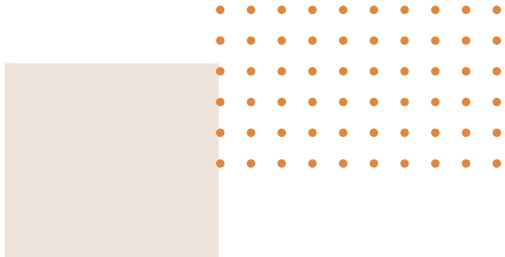


% YoY Growth





Business Overview



Core Business Verticals

01

Corporate Insurance Broking

02

Reinsurance Broking

03

Retail Insurance Broking

04

Wellness Services

05

Claims Processing & Support Services

Key Strengths

15%

Equity held by the
Leadership team

25+

Years of consistent
Growth

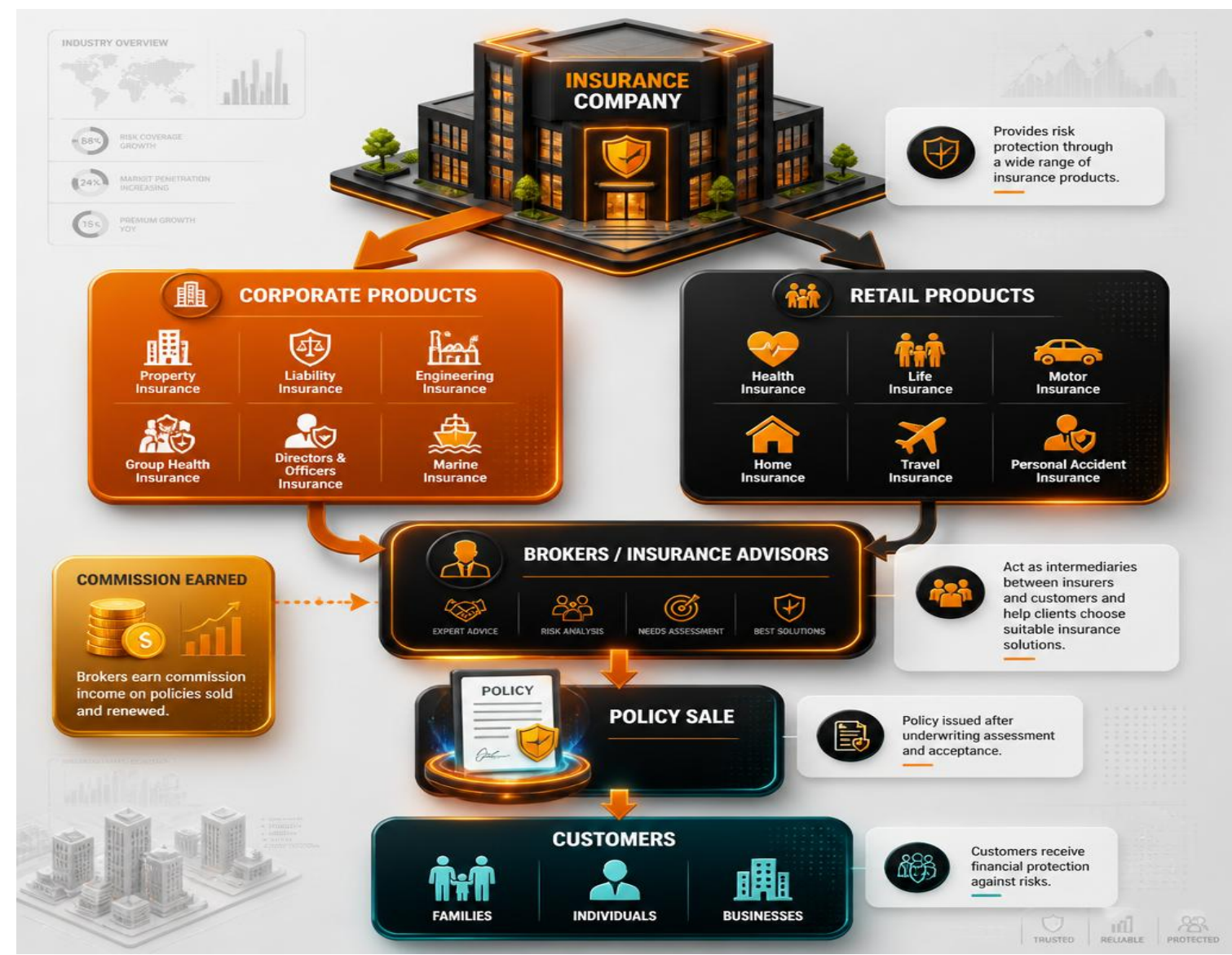
5

Countries -
International Footprint

100+

Insurance partners
Worldwide

Core Business Model

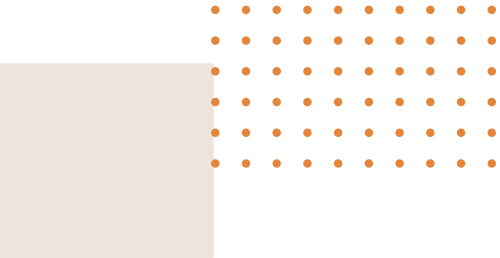


Technology Stack





Road Map



Road Map



