



February 17, 2026

The Manager Corporate Relationship Department BSE Limited Floor 25, Phiroze Jeejeebhoy Tower Dalal Street, Mumbai-400001	The Manager – Listing Department National Stock Exchange of India Limited Exchange Plaza, 5 th Floor Plot No. C/1, G Block, Bandra Kurla Complex, Bandra(E), Mumbai-400051
BSE Scrip Code: 532341	NSE Symbol: IZMO

Dear Sir/Madam,

Subject: Investors' Presentation

In terms of Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we submit herewith a copy of Investors Presentation with respect to Business Overview of Izmo Limited (“the Company”).

Further a copy of the same is also available on the website of the Company, viz., www.izmoltd.com

Kindly take the same on record.

Thanking You

Yours faithfully,
for **IZMO Limited**

Varun Kumar A S
Company Secretary and Compliance Officer

Enc: As Above

izmo Ltd.

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izmoltd.

IZMO

Q3 & 9M FY26
Investor Presentation



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Table of Contents

01



Financial
Highlights

02



Company
Overview

03



Business
Overview

04



Industry
Overview

05



Way
Ahead



Consolidated
FINANCIAL HIGHLIGHTS

Management Comment



Mr. Sanjay Soni

Managing Director, IZMO Ltd



“This quarter reflects continued progress in all our product offerings across the key markets, resulting in stable performance. Our core suite continues to gain traction while newer offerings are witnessing higher user adoption. Our endeavor on the semiconductors front is also in full swing through izmo Micro.

During the quarter we added 96 clients in the US and 37 in Europe and the UK. This run rate reflects the market acceptance of our products and testifies the value they add to our clients’ businesses.

In the quarter ended 31st December 2025, revenue remained stable at Rs. 59.1 cr. EBITDA excluding other income grew 70% year-on-year to Rs. 14.1 crores, while PAT increased 93.1% to Rs. 11.7 crores. Business from new clients was complemented by contributions from Geronimo and Izmo Micro. Disciplined cost optimizations have helped us enhance our margins.

We recently partnered with Ford Direct to offer AI-driven service operations solutions through FrogData.

I am also glad to share that our order book under Izmo Micro is growing stronger, from diverse sectors such as defense, automotive and telecom. We recently developed a 3D SiP module for space payload camera electronics. Through our partnership with IIT Madras, we are making significant headway in silicon photonics packaging. We are very optimistic on this line of business for the medium and longer term.

Overall, we are quite excited about the ongoing projects and future performance. I would like to thank the entire Izmo team and all our stakeholders for their support, which drives the Company forward.”



Key Recent Updates



izmo Micro

Advanced Space Electronics Packaging

- Successfully developed high-complexity 3D SiP module for Space Payload Camera Electronics – a significant milestone in space-grade semiconductor packaging
- Achieved 84% footprint reduction, replacing traditional 200 × 200 mm PCB electronics with compact 81 × 81 mm module
- Developed fully indigenized hermetic ceramic package in India, with robustness for extreme thermal & vacuum conditions encountered in space missions



FrogData Partners with FordDirect to offer AI-Driven Service Operations Solutions

- Izmo to offer solutions on ‘The Shop’ – a trusted digital marketplace serving Ford & Lincoln retailers
- FixedOps Mojo – AI-powered service operations intelligence platform, helps dealers improve Effective Labor Rate, reduce profit leakage & optimize service performance
- FixedOps Velocity, a hyperlocal service marketing solution, enables dealers to retain post-warranty customers & defend service revenue against independent repair shops

Key Recent Updates

izmoltd.



izmstock's new global portal

- Streamlined Navigation & Search – Easily locate images by year, make, model, trim, and body style.
- Comprehensive Image Sets – Standardized exterior and interior images for nearly every vehicle on the market - in every OEM color.
- Unlocks new market segments by powers growth by better accessibility and user experience



izmo AI Factory

- Dedicated AI Innovation Hub
- DEEP (Data Extraction & Enrichment Platform) is the first product from this initiative
- Lower cost than similar applications in the market
- Enable izmo to be player with its own AI products

izmomicro – Semiconductor Expansion

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Investment in Semiconductor Packaging unit is showing results



Breakthrough in advanced packaging for Silicon Photonics and Power modules



Steady growth through technology innovation



Strong order book position



Additional support from dedicated teams in USA and Germany

Consolidated Quarterly Financial Highlights

Revenue from Operations (Rs. Cr.)



EBITDA (incl. other income) (Rs. Cr.) / Margin (%)



EBITDA (excl. other income) (Rs. Cr.) / Margin (%)



PAT (Rs. Cr.) / Margin (%)



Consolidated Quarterly Financial Highlights

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Rs. Crs	Q3 FY26	Q3 FY25	YoY%	Q2 FY26
Income from Operations	59.11	58.67		60.11
Other Operating Income	0.00	0.00		0.00
Total Income from Operations	59.11	58.67	0.75%	60.11
Raw Material Expenses	1.23	0.80		1.75
Employee Cost	29.23	29.08		27.77
Other Costs	14.57	20.51		17.07
Total Expenditure	45.03	50.39		46.59
EBITDA (excluding other income)	14.08	8.28	70.03%%	13.51
EBITDA Margin %	23.81%	14.11%	970 bps	22.48%
Other Income	2.81	2.22		4.45
Depreciation	4.56	3.94		4.40
Interest	0.38	0.11		0.40
Profit Before Tax	11.94	6.45	85.20%	13.16
Tax	0.24	0.39		0.61
Profit After Tax	11.70	6.06	93.12%	12.56
PAT Margin %	19.80%	10.33%	947 bps	20.90%
EPS in Rs.	7.83	4.07	92.38%	8.43

- Continued client additions across key markets in the US, UK & Europe
- Disciplined cost optimizations helped boost margins
- Strong order book from multiple sectors for izmo Micro's SiP offerings

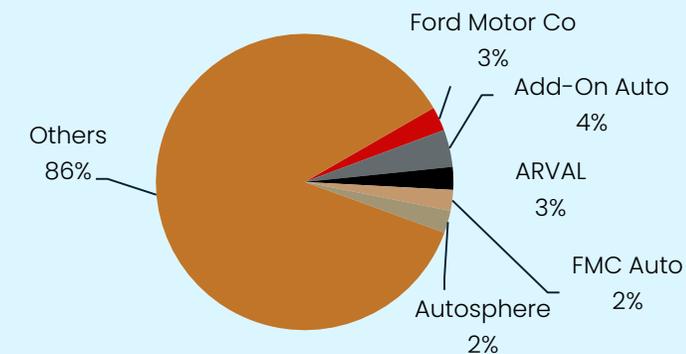
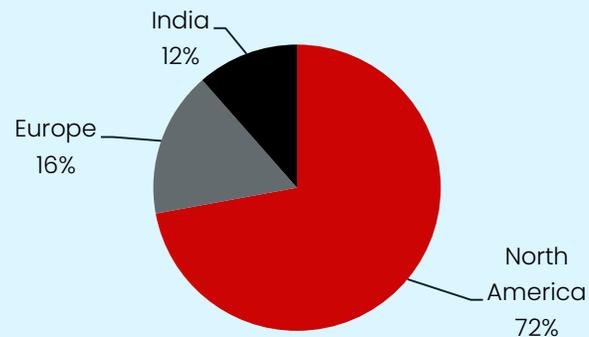
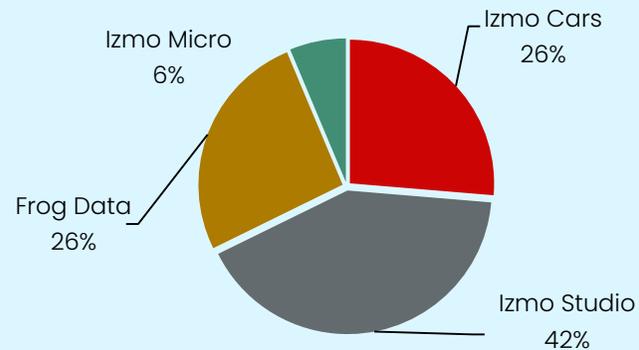
Revenue Bifurcations

By Business Divisions

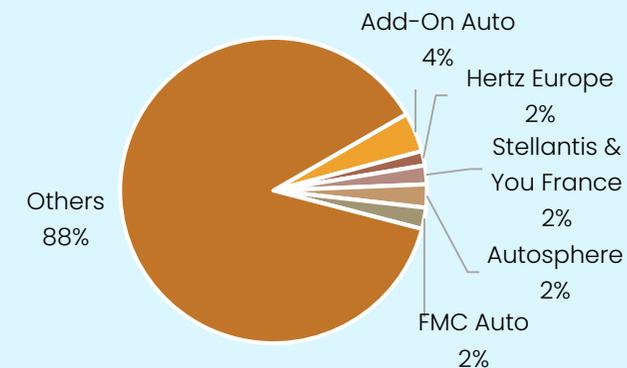
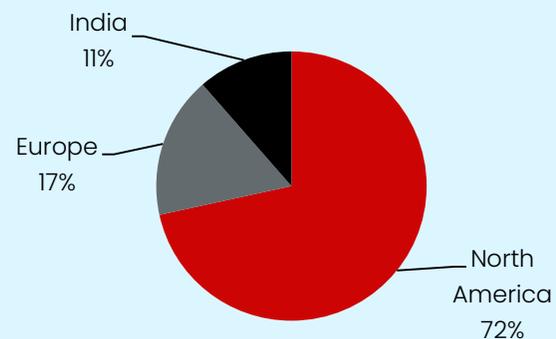
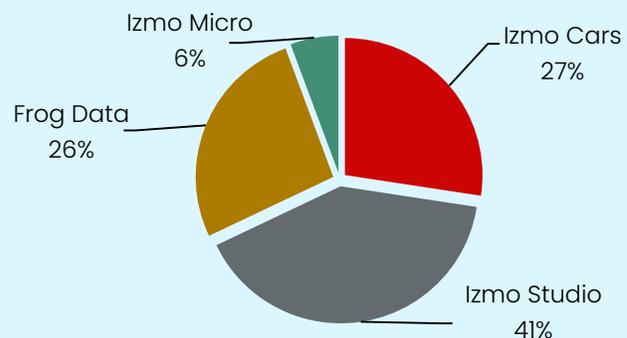
By Geography

Top Customers

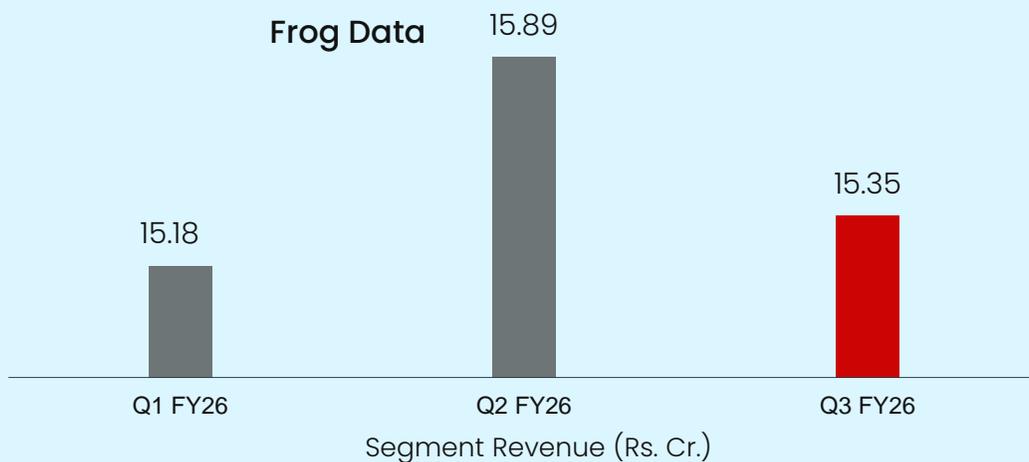
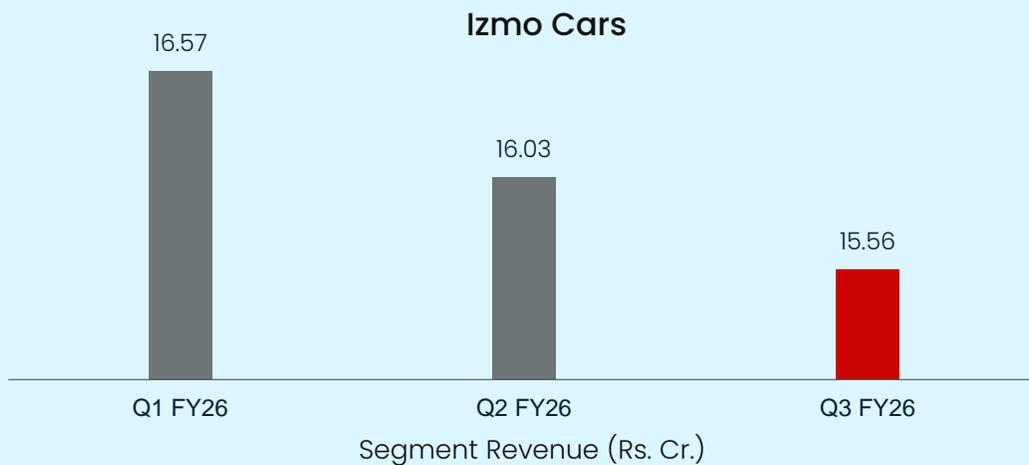
Q3 FY26



9M FY26



Consolidated Segmental Revenue



Gross Revenue Retention Rate stable at 98.5%

Consolidated Nine-Month Financial Highlights

Rs. Crs	9M FY26	9M FY25	YoY %
Income from Operations	175.72	164.80	
Other Operating Income	-	-	
Total Income from Operations	175.72	164.80	6.63%
Raw Material Expenses	4.56	2.63	
Employee Cost	85.17	83.84	
Other Costs	48.74	51.26	
Total Expenditure	138.47	137.73	
EBITDA (excluding other income)	37.26	27.07	37.65%
EBITDA Margin %	21.20%	16.42%	478 bps
Other Income	8.22	34.41	
Depreciation	13.162	11.77	
Interest	1.20	0.44	
Profit Before Tax	31.11	46.87	(33.62%)
Tax	0.85	4.88	
Profit After Tax	30.26	41.99	(27.93%)
PAT Margin %	17.22%	25.48%	(826) bps
EPS in Rs.	20.31	29.43	(30.99%)

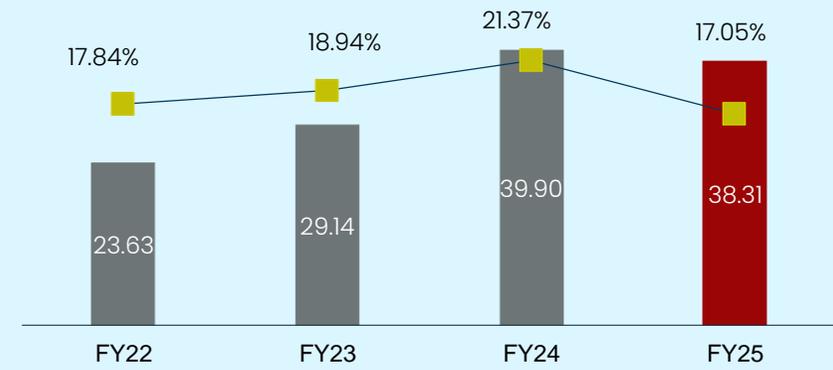
- Continued client additions reflect healthy demand for Izmo product suite in established and new markets
- Internal cost efficiencies from AI-based automation help sustain margins
- Robust growth visibility for izmo Micro

Consolidated Annual Financial Highlights

Revenue from Operations (Rs. Cr.)



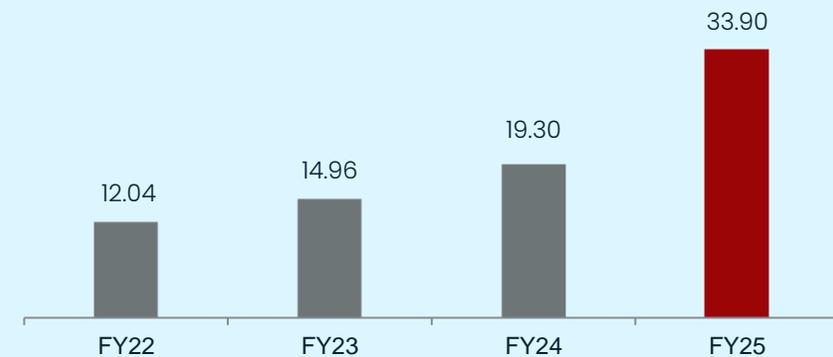
EBITDA (excl. other income) (Rs. Cr.) / Margin (%)



PAT (Rs. Cr.) / Margin (%)



Basic EPS (Rs.)



Consolidated Balance Sheet Highlights

Particulars (Rs. Cr.)	31 st March 2025	30 th Sept 2025
Shareholders Funds	359.15	379.47
Share Capital	14.87	14.89
Other Equity	344.28	364.58
Non Current Liabilities	9.33	11.08
Financial Liabilities		
LT Borrowings	4.42	3.59
LT Provisions	3.66	4.17
Lease Liability	1.25	3.31
Current Liabilities	69.57	76.75
Trade Payables	4.46	11.74
Other Financial Liabilities	6.10	5.73
ST Provisions	0.72	0.74
Other Current Liabilities	53.28	57.76
Current Tax Liabilities (Net)	5.01	0.79
Total Equity & Liabilities	438.05	467.30

Particulars (Rs. Cr.)	31 st March 2025	30 th Sept 2025
Non Current Assets	285.92	289.89
Property Plant & Equipment	6.35	6.36
Right of Use Asset	1.90	4.50
Capital work in progress	0.00	0.00
Investment Property	0.00	0.00
Other Intangible Assets	267.84	272.87
Deferred Tax Assets	0.73	0.95
Other Non-Current Assets	9.10	5.22
Current Assets	152.13	177.41
Inventories	0.21	0.50
Trade receivables	98.89	116.60
Cash & Cash equivalents	24.52	12.91
Other Financial Assets	28.52	47.40
Total Assets	438.05	467.30



COMPANY OVERVIEW

About Us

izmoltd.



Rich Management Experience

- Experienced Management backed by highly qualified engineering and operational teams
- Demonstrated ability to operate in diverse verticals – Content, Digital Platform, Analytics and Semiconductors



Marquee Clients

- **Digital Retail Solutions** – Stellantis France, Emil Frey, Ford, Renault.
- **Semiconductor Packaging** – BEL, ADS Germany, IIT Madras, SCL
- **Stock Image Licensing** – Hertz, Avis, Europcar, Edmunds.com



World leader in Automotive Interactive Marketing Solutions

- Founded in 1995
- Global footprint with operations in 22 countries
- Cutting-edge technology and products in Digital Retail, CRM & Data Analytics
- World's largest library of automotive stock images with global coverage
- izmo.ai platform for AI solutions for Automotive



Business Mix

- **Automotive Solutions** – Enterprise Platform for Digital Retail, CRM for After Sales Automotive, Performance Consulting for Automotive Retail excellent
- **Interactive Media Solutions** – Offers world's largest library of automotive stock images and 3D Interactive Virtual Showrooms
- **Data Analytics** – Fully integrated platform for Decision Analytics and AI for the Automotive industry
- **Semiconductor Packaging** – Advanced packaging and Silicon Photonics manufacturing

Core & Experienced Management

izmoltd.



Mr. Sanjay Soni

(Managing Director)

- Founder of Logix Microsystem later changed into IZMO
- Over 25 years experience in automotive industry with several publications in computer science
- Postgraduate from IIM Bangalore

U.S.A.

Mr. Tej Soni

(CEO izmocars, USA)

Chris Dulla

(Vice President)

Rod Lampart

(Director of Product)

Chris Daniels

(Director of Interactive Media)

Europe

Mr. Benoit Bachelot

Director General, izmo France

Ms. Jackie Lawton

Chief Operating Officer, izmoUK

INDIA

Mr. Sarbashish Bhattacharjee

(Chief Technology Officer)

Mrs. Kiran Soni

(Chief Financial Officer)

Mr. Gopi SD

(Associate Director - Finance & Accounts)

Key strengths



Only Multinational / Multilingual
Digital Retail Platform for Auto



Breakthrough in Silicon Photonics
packaging through in-house R&D



Experienced Management
with deep domain expertise



Strong R&D Initiatives: Average annual
spend of Rs. 10-12 cr (>10% of revenue)



Growth driven by surge in Online Retail
for Automotive



Highly-Profitable SaaS Platform with Annual
Recurring Revenue (ARR) revenue model



Recognized as R&D Unit by DSIR
(Department of Scientific and
Industrial Research)



Successful diversification into
semiconductor packaging





BUSINESS OVERVIEW

izmoltd.

izmostock

- Global leader in automotive stock images
- World's largest library of rights managed automotive stock images
- International studios backed by low cost production center in India

izmoauto

- Digital Marketing Platform for Automotive Retail
- CRM for Parts Distribution for OEMs
- Operates in 22 countries with over 3,000 dealer customers

frogdata

- Advanced platform for decision analytics for the automotive industry
- Integration with IT ecosystem in USA enabling seamless operability
- Enhanced solutions using AI from izmo.ai lab

izmomicro

- Advanced semiconductor packaging unit
- Design+ capabilities along with semiconductor manufacturing
- Breakthrough in Silicon Photonics package assembly
- High growth potential with support from Make in India initiative for semiconductors



izmoauto

Digital Marketing & Retail Platform

- Multi-lingual Digital Web & Marketing Platform for automotive retail
- Proprietary CRM for Parts Distribution used by major OEM
- More than 3,000 dealers worldwide use izmo solutions
- Growing organically and through acquisitions

01



izmo.ai (New)

- Innovation hub for next generation AI applications
- Provides integrated AI capability for existing platforms
- DEEP (Data Extraction & Enrichment Platform) released

02



izmostock

- World's largest automotive stock library with global coverage
- Strong brand name with 22 years of heritage
- Large enterprise clients in Rental, Leasing, OEM & Online Portals
- International studios with low cost post-production center in India

03



FDAP

Decision Analytics Platform

- Integrated with major DMS System
- Many Systems, One Dashboard (DMS, CRM, Google, Service)
- Data Analytics Platform for Auto Retail



FixedOps Mojo

Service Operations Management Platform

- Comprehensive Service Operations Management
- Data-Powered Service Intelligence
- Workflow Automation Engine
- Scalable Dealership Operating System



FixedOps Velocity

Hyper-Local Marketing for Service

- AI-driven FixedOps marketing platform
- Data-powered hyper-local engine
- Conversion-focused service platform
- Custom strategy and ongoing campaign management

Semiconductor Innovation for the Future

Business Focus

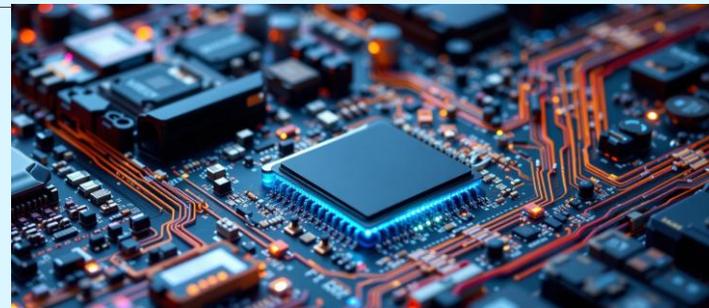
- Specializes in System-in-Package (SiP) semiconductor packaging

Target Industries

- Consumer Electronics, Automotive, Telecom, Green Energy

Core Capabilities

- 3D Die Stacking
- Fine-Pitch Wire Bonding
- Class 1000 Clean Room
- RF/MW Packaging, Power Modules, Co-Packaged Optics



Key Differentiators

- Advanced packaging solutions for compact, high-performance systems
- In-house design & manufacturing integration
- Focus on energy-efficient, next-gen chip solutions

Strategic Partnership

- Collaboration with IIT Madras (CPPICS)
- Focus on Programmable Photonic Processors, Quantum & Microwave Photonics

Strong R&D Team

Developed **WebGL based 3D Interactive Platform** for personalization of cars with accessories

AI Initiative - **izmo.ai** powers next generation AI apps and solutions



Advanced **Silicon Photonics packaging** in partnership with IIT Madras

Recognized R&D Unit by **DSIR** (Department of Scientific and Industrial Research)

Ultra-High Speed, Data Extraction & Enrichment Platform
DEEP

Global Presence



~90% Revenue from Exports in FY25

Marquee Clients

izmoltd.

 TOYOTA	 PSA PEUGEOT CITROËN	 Audi	 NISSAN
 ACURA	 AVIS®	 PORSCHE	 Ford
 Hertz®	 LeasePlan	 RENAULT	 HONDA
 Europcar	 Microsoft	 ARVAL BNP PARIBAS GROUP	 SUZUKI
	 FIAT	 TERBERG LEASING	



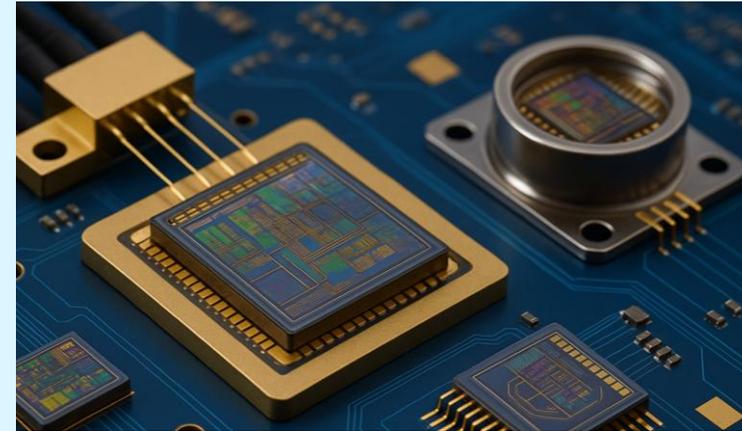
INDUSTRY OVERVIEW

Market Scenario



Business Software Market

- Global business software & services market was valued at \$389.86 billion in 2020 and forecasted to grow at CAGR of 11.3% during 2021-28
- Growing automation of business processes and increase in enterprise data are driving growth in this industry
- COVID-19 pandemic further expedited this growth as demand for SaaS based services and products increase across sectors



Silicon Photonics Industry

- Silicon photonics (incl. packaging) is a \$2-3B market in 2024 growing at 25-30% CAGR, projected to reach \$8-10B by 2030.
- Photonic packaging overall exceeds \$250B+ globally, with silicon-photonics as the fastest-growing segment.
- Explosive AI / data-centre growth is driving demand for high-bandwidth, low-power optical interconnects, making silicon-photonics packaging a core enabler of AI scale-up.

Global Market – Semiconductor Packaging **izmoltd.**

- **Advanced Packaging TAM:** ~\$50B today, growing to ~\$80B by 2030 (8–10% CAGR) driven by 2.5D/3D, chiplets, HBM, and co-packaged optics.
- **Silicon Photonics Surge:** ~\$2–3B market in 2024, projected to reach **\$10B+ by 2030** (25–30% CAGR), the fastest-growing packaging segment.
- **AI & Data-Centre Demand:** AI compute growth demands high-bandwidth, low-power optical links—making silicon-photonics packaging critical for next-gen AI systems.

Prevailing Global Trends



Silicon Photonics



- \$2B today → \$10B+ by 2030 (25–27% CAGR), one of the fastest-growing areas in advanced packaging.
- Growth led by AI/data-centre adoption of 800G–1.6T optical links—lower power and latency than copper.
- Telecom, LiDAR and high-speed interconnects add to TAM, but AI is the strongest demand driver.



WAY AHEAD

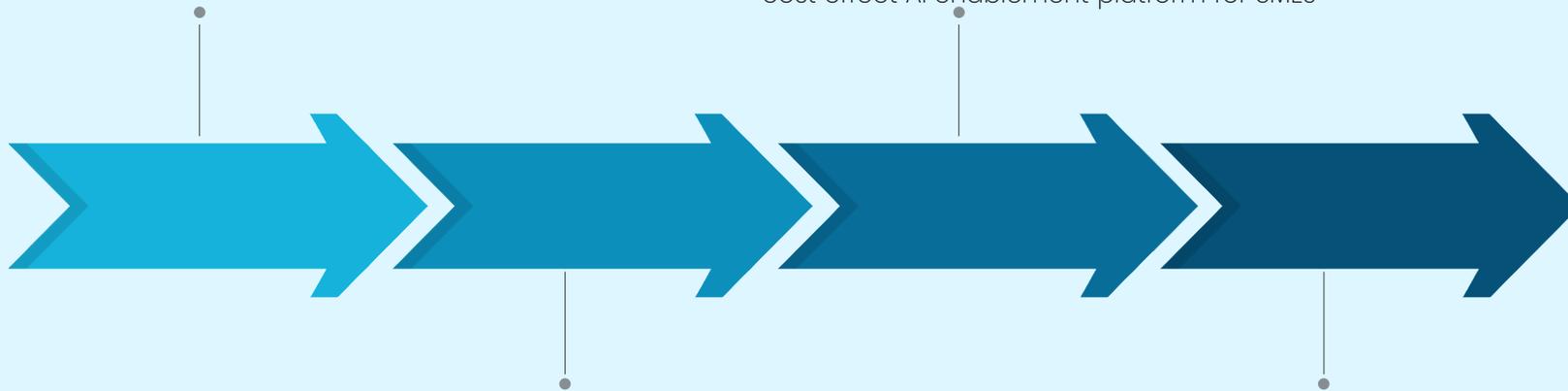
Way Ahead

Focus on Growing Existing Products in Existing Geographies

- **izmostock** – Driven by growth in digital retail
- **izmoauto** – European market continues to grow
- **FrogData** – AI & Data Analytics boom fuels growth

Focus on New Products

- New products – FixedOps Mojo & FixedOps Velocity opens service market segments
- DEEP (Data Extraction & Enrichment Platform) is a cost effect AI enablement platform for SMEs



Silicon Photonics & Advanced Packaging

- izmomicro is taking advantage of Make in India initiative of GOI to meet huge new demands from emerging sector
- DSIR recognition opens doors for R&D funds for new product development

Invest in Semiconductor Products

- **izmo Microsystems** – Expansion plans for new products that will create new market opportunities in coming years

Thank You

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