

November 14, 2025

To,

BSE Limited
Corporate Relationship Department,
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai 400 001

National Stock Exchange of India Limited
Exchange Plaza, 5th Floor, Plot No C/1,
G Block, Bandra-Kurla Complex,
Bandra (East), Mumbai - 400 051

Scrip Code: 540735

Symbol: IRIS

Dear Sir / Madam,

Sub: Presentation of Earnings Call under Regulation 30 read with Schedule III of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Pursuant to Regulation 30 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, a copy of the Earnings Call Presentation that will be made by IRIS Business Services Limited ("**the Company**") on Friday, November 14, 2025 is enclosed herewith and the said Earnings Call Presentation is also available on the Company's Website at www.irisbusiness.com.

We hereby request you to take the above information on your record.

Thanking You.

Yours faithfully,

For **IRIS Business Services Limited**

Santoshkumar Sharma
Company Secretary & Compliance Officer
(ICSI Membership No. ACS 35139)

Encl.: a/a

IRIS Business Services Limited

Tower 2 3rd Floor International Infotech Park Vashi Navi Mumbai 400703 Maharashtra India

Tel: 022 6723 1000 | Email: cs@irisbusiness.com | www.irisbusiness.com

CIN L72900MH2000PLC128943 | GSTIN 27AAACI9260R1ZV



Investor Presentation

Q2FY26/ H1FY26

14 November 2025

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01

Company Overview

A global Regtech company enabling regulators, enterprises, financial institutions, and MSMEs to manage, report, and leverage validated data

SupTech



For Regulators (IRIS iFile)

Digital supervision platforms for regulators to receive, validate and analyse structured data

RegTech



For Enterprises (IRIS CARBON, IDEAL)

IRIS Carbon and IRIS iDeal to enable seamless enterprise and BFSI reporting

DataTech

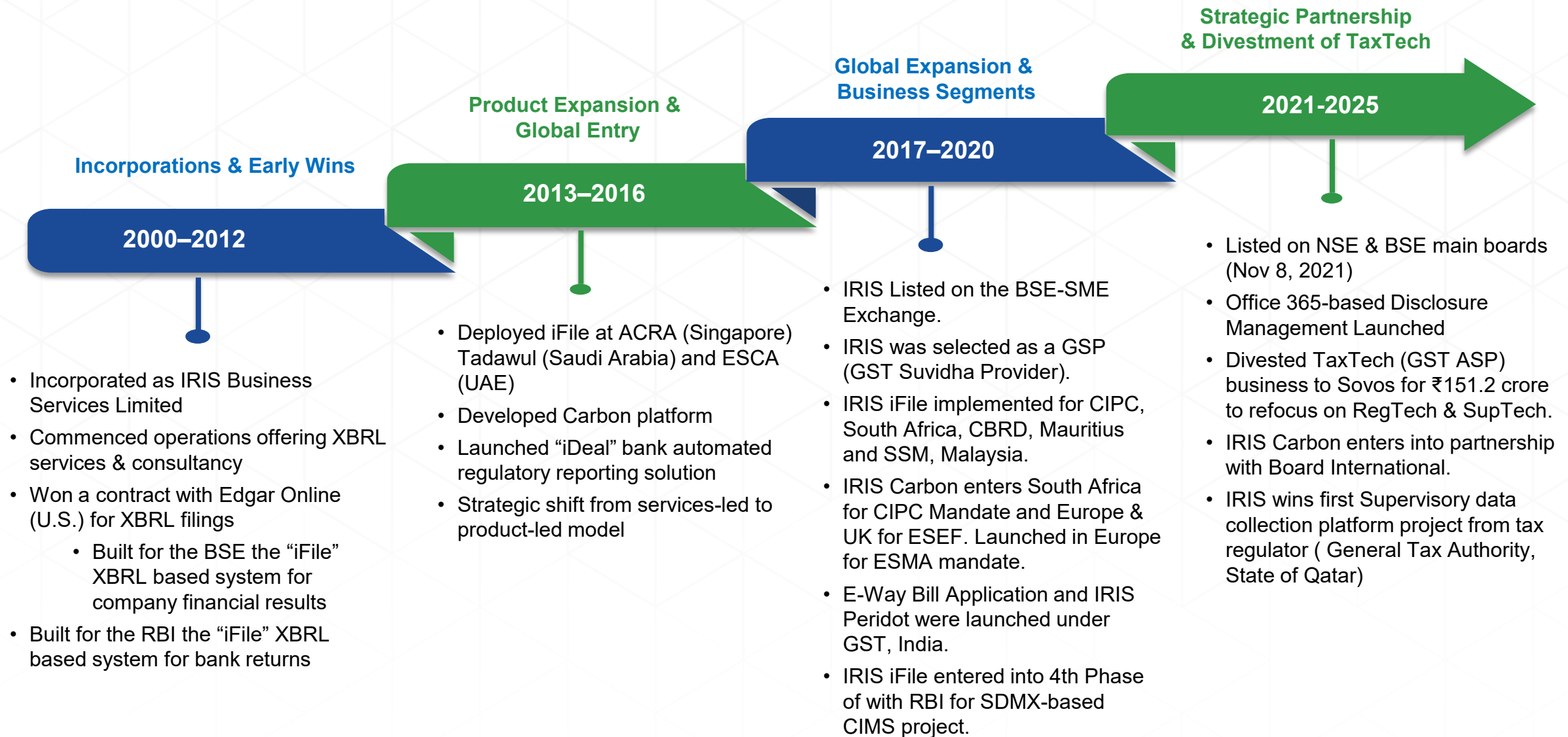


For Financial Institutions (IRIS Peridot)

Data-as-a-Service platform powering MSME credit and digital financial access

- IRIS is India's only listed RegTech and SupTech company, with over two decades of deep domain expertise in structured data standards such as XBRL and SDMX
- Proprietary platforms - IRIS iFile, IRIS Carbon®, IRIS iDeal®, and IRIS Peridot® – enable regulators, enterprises, and financial institutions to achieve greater data accuracy, compliance efficiency, and analytical insights
- IRIS MSME is an all-in-one platform for MSMEs, built as an extension to IRIS Peridot®, offering digital tools and financial access to promote inclusion and transparency

Transforming Compliance Over the Years



Our Global Footprint



55+
Global Footprints



30+
Regulators & Exchanges



Millions
Filings Processed

India
Headquarters

USA
Subsidiary

Singapore
Subsidiary

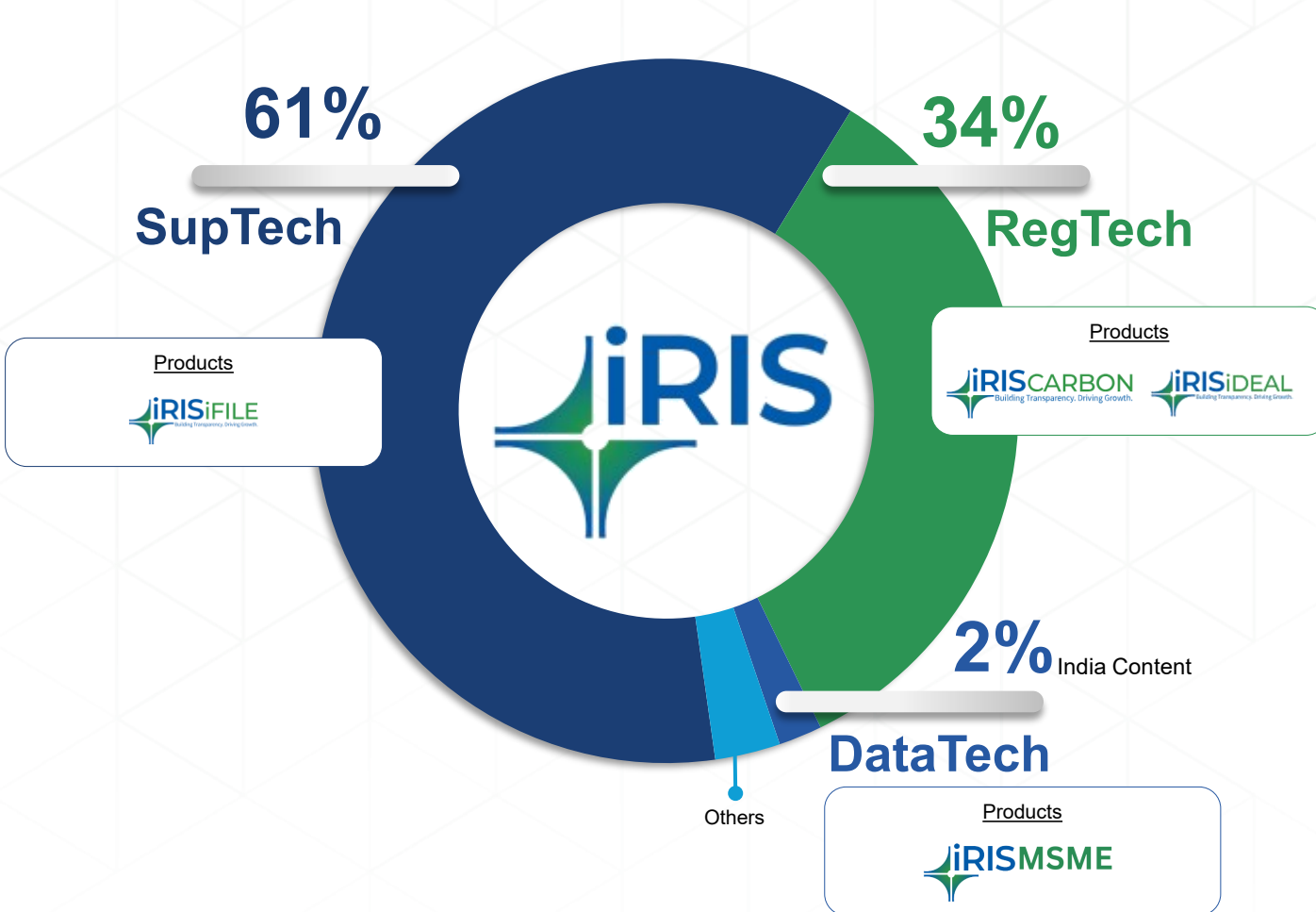
Malaysia
Subsidiary

Italy
Subsidiary

02

Business Overview

Our Business Verticals



SupTech		
IRIS IFILE: Filing platform for regulators to help them receive and process pre validated data	TAXONOMY & CONSULTING: Taxonomy design and development, Consulting, training and R&D	
RegTech		
IRIS CARBON: [SAAS] Document Authoring and Compliance Reporting Platform	IRIS IDEAL: BFSI oriented solution to enable automated reporting	
DataTech		
IRIS Peridot for MSMEs: An all-in-one platform bringing digital tools and financial access to MSMEs across India.	India Content: Data content aggregation	

**IRIS Peridot for MSME is in the pre revenue phase*

Note: Revenue Contribution - H1FY26

SupTech

A unified platform designed for regulators to support the complete lifecycle of data – from conceptualization and collection to validation and supervision.

Data Conceptualization – Form Builder (NOAH)



- Data Dictionary and Relationships
- Business Rules
- Taxonomy (XBRL)

Digital Regulatory Reporting - iFile Portal



- Unified portal for data collection
- Micro services-based architecture
- Workflow Engine (BPMN)
- Automated Processing & Notification

Data Preparation Tools



- WebForms - XBRL
- DynaForms – Non XBRL
- Instant (AI based) - Auto fill from existing documents
- Low Code/No code framework

Data Validation – Bushchat



- Automatic Data validation as per business rules
- Alerts and Notification

Data Consumption - Reports & Analytics



- Integrated analytics
- Standard reports
- Data Dissemination, Publishing, Monetization

Risk Based Supervision- RISE



- Risk Discovery
- Audit/Inspection, Observations
- Enforcement and Penalties

Enhancing Ease of Business and Regulation through Digitalization

Supervisory Capabilities



Versatile Across Data Types



Automated Data Collection



User & Access management



Case & Workflow Management



Real-time validation & Alerts



Interactive Visualization



Anomaly Detection



Analytics & Predictive Insights

Platform Features



Cloud-ready and Scalable: for millions of filings



Built on Information Standards: XBRL, SDMX



Modular & Configurable: Pick-and-Choose Modules



Supports **Financial, ESG** and other data domains



Flexible Models: License-based or subscription



Data Security: Audit trails, secure APIs



Automation-Enabled: Plug ins to AI-driven Data Extraction, Source System Connectors

Transforming Financial Supervision from Reactive to Intelligent



Comprehensive Digital Transformation

Integrated platform spanning the entire data lifecycle - from data definition and collection to storage, analytics, and automated risk-based supervision



Proven Expertise

21 years in regulatory technology, 54 countries, 30+ regulator engagements, millions of filings



Innovation Ready

AI-powered data extraction, unstructured data analysis, future-proof architecture



API-First Design

RESTful APIs for seamless integration with external systems



Robust & Secure Platform

Built to support large user bases and high-volume data with enterprise-grade security



User Friendly

Minimum learning curve. Built for simplicity and ease of use across all proficiency levels

Measurable Impact of Digital Transformation



30-40%



Data Elements
Reduction



>90%



Data Quality
Improvement



>90%



Compliance Rate
Improvement



>60%



Productivity
Improvement

Trusted Platform for Financial Regulators



Deep Expertise in Supervisory Technology

Regulatory Challenges We've Solved Worldwide

- **Manual processes** leading to delays in compliance and oversight
- **Poor data quality** undermining trust and decision-making
- **Disconnected & non-standard data** across sectors
- **Outdated systems** and fragmented reporting frameworks
- **Limited data sharing and collaboration** across departments, jurisdictions & even countries
- **Lack of early warning systems** leading to delayed risk detection

Central Banks



RBI, India



BOM, Mauritius



CBJ, Jordan



RMA, Bhutan



NRB, Nepal

Capital Markets



Boursa Kuwait



CMA, Kuwait



QSE, Qatar



JSC, Jordan



ASE, Jordan



SCM, Malaysia



SCA, UAE



ADX, UAE



FSA, Oman



JSE, South Africa



DFM, UAE



SE, Saudi Arabia



SEBI, India



NSE, India



BSE, India

Business Registries



ACRA, Singapore



CBRD, Mauritius



SSM, Malaysia



MOCI, Qatar



SBC, Saudi Arabia



CIPC, South Africa

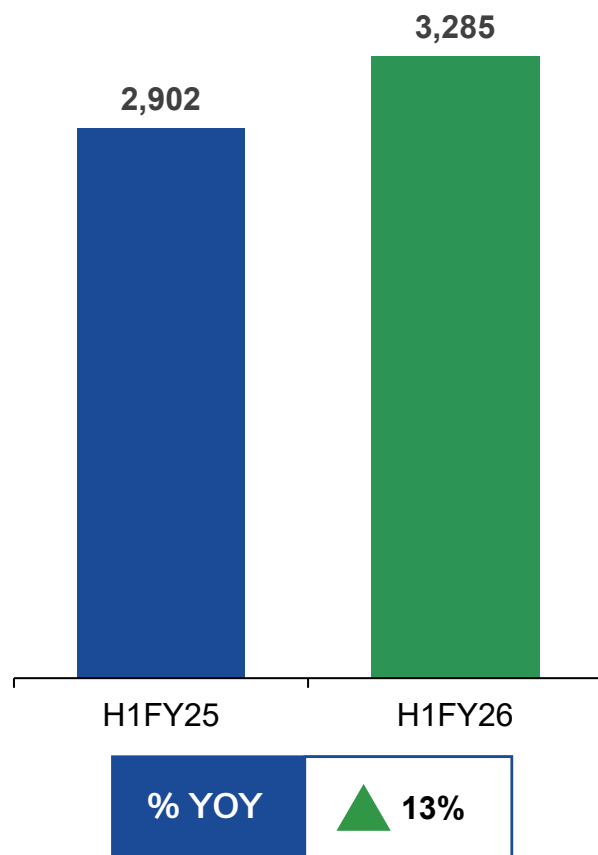
Deposit Insurance Regulators



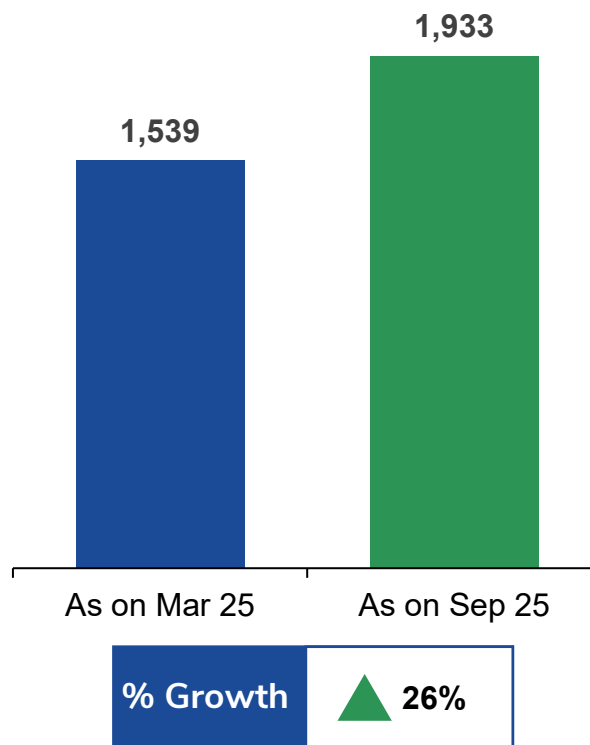
South African Reserve Bank

SARB, South Africa

Revenue (₹ lakhs)



ARR (₹ lakhs)



30+

Regulators Served*

26

Countries Deployed*

2

New Orders

Note: *As on 30th September 2025

RegTech

Advanced digital tools to streamline and automate complex regulatory reporting, ensuring accurate, timely compliance and data-driven decision-making





FINANCIAL REPORTING

- ✦ **SEC Listed Companies:** Streamline EDGAR filings, improve accuracy and satisfy compliance.
- ✦ **EU Listed Companies:** Achieve ESEF compliance with timely, standardized and error-free filings.



SUSTAINABILITY REPORTING

- ✦ **Multi-Framework Reporting:** Align with global frameworks (CSRD, GRI, TCFD, ISSB, SASB) to scale your sustainability efforts
- ✦ **Carbon Accounting:** Precisely calculate your carbon footprint and monitor Scope 1-3 emissions in pursuit of Net Zero goals.
- ✦ **Digitize ESG Disclosures:** Built-in XBRL/iXBRL tagging enables seamless digitization of all ESG reports.



ENERGY REPORTING

- ✦ **FERC Listed Companies:** Simplify your energy disclosures with structured, error-free data and automated XBRL tagging.



CORPORATE REPORTING

- ✦ **Unlock Growth:** Unify scattered business data to uncover potential insights through data-centric reporting that can accelerate growth, build trust and transparency and align stakeholders for faster decision-making.
- ✦ **Boost Efficiency:** Eliminate operational silos by bring your teams, tools and data in one disclosure platform for enhanced collaboration and operational transparency.



Centralized document on the cloud facilitating **collaborative** working across teams



Data consistency- smart data linking from spreadsheets to documents and PPT



Version management- create, compare and track changes across versions



Smart review tools – raise, track and close comments **all at one place**



Audit trails to track changes making **last mile reporting smooth**



Eliminate Human Errors

Centralized document on the cloud facilitating **collaborative** working across teams



Data consistency- smart data linking from spreadsheets to documents and PPT



Version management- create, compare and track changes across versions



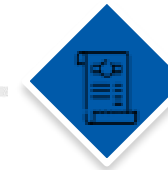
Smart review tools – raise, track and close comments **all at one place**



Audit trails to track changes making **last mile reporting smooth**



Eliminate Human Errors



360 Degree Reporting Platform

- One platform for all your reporting needs.
- Automated XBRL/iXBRL tagging.
- AI-powered data-to-decision engine.

Reduced Time to Value

- <7 days of onboarding time
- Familiar MS-Office365 environment for hassle-free adoption.
- Expert-led training sessions

Professional Services

- Custom integration support with ERP, HRMS, CRM and data warehouses.
- Assisted services for 100% accurate, error-free and timely regulatory filings.
- 24/7 tech support for a hassle-free reporting experience.

"IRIS CARBON Disclosure Management helped us cut down our data import time from half day to ten minutes. We are no longer stressed about timelines and can comfortably file our annual reports."



Roberto Nardi
Head of Consolidated Financial
Statement and Reporting



Accomplishments



35+ Countries



#1 XBRL Quality



Marquee Clients - IRIS Carbon



Europe



North America



South America



Africa



India



IRIS iDEAL® – Automated Data Reporting



A secure, on-premise platform for BFSI entities to automate and manage their end-to-end regulatory reporting in XBRL and other data standards with seamless integration.

Key Offerings

End-to-End XBRL Reporting Solution (Including Data Preparation, Transformation, Validation, Report Generation and Submission.)

01



Real-time data validations and error checks as per the latest regulatory guidelines.

02



Seamless Integration with multiple data sources and banking systems.

03



Ensure compliance with the Latest Banking Regulations in XBRL & Other Reporting standards.

04



Value Proposition

01

Streamlined and Efficient Data Preparation and Reporting Process.

02

Ensured Data Quality and Consistency in Regulatory Compliance

03

Reduction of Manual Efforts, Errors and Associated Risks.

04

Improved Data Authorization, Security and Confidentiality.

Marquee Clients - IRIS iDEAL



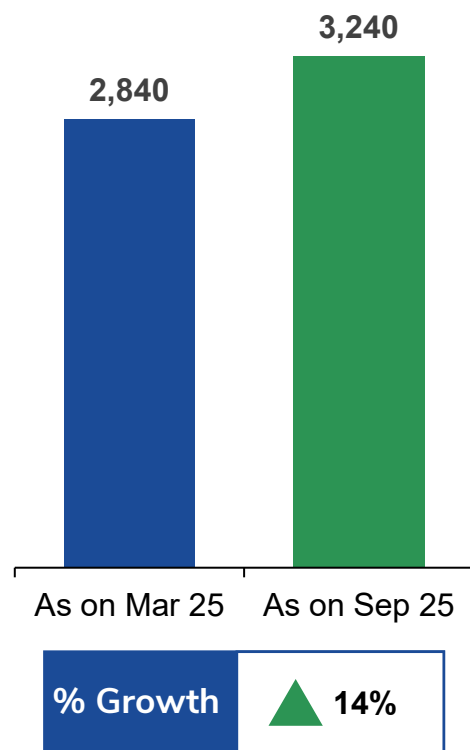
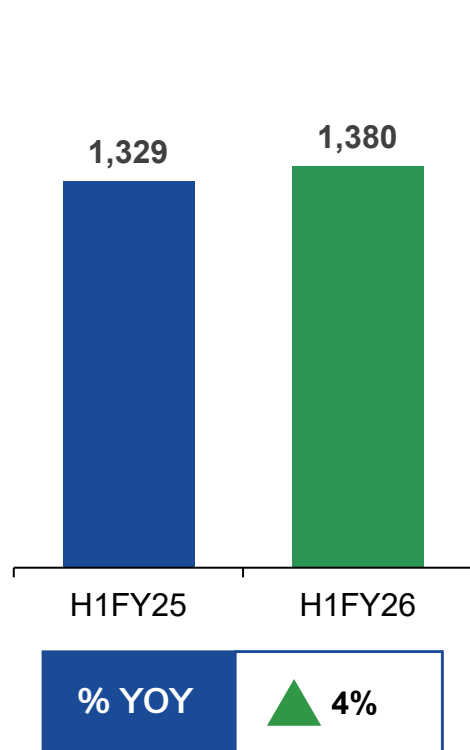
Trusted by more than 120 Banks & Financial Institutions across geographies.





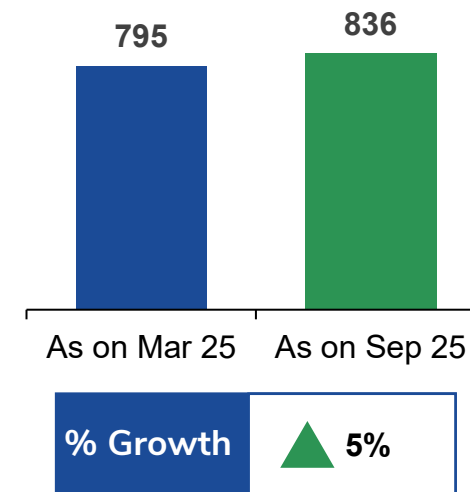
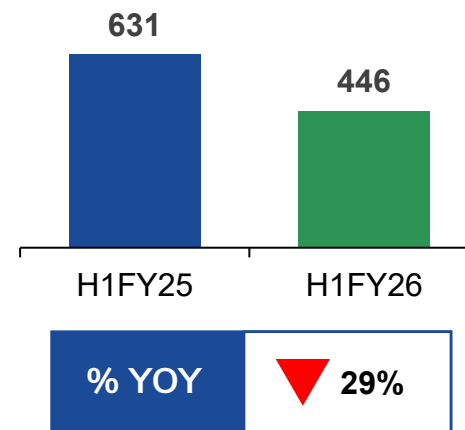
Revenue (₹ lakhs)

ARR (₹ lakhs)



Revenue (₹ lakhs)

ARR (₹ lakhs)



DataTech

In a world where data is becoming important than ever, IRIS Datatech builds tools, platforms, and frameworks to put data to work.



What we do

- Build platforms, tools, and frameworks that turn raw data into actionable intelligence
- Create digital solutions that serve businesses, regulators, and entire ecosystems
- Enable compliance, finance, and market access through data-driven design



How we do it

- Technology-first: AI/ML, automation, cloud-native, and scalable platforms
- Government partnerships: MoUs, policy-aligned solutions, state-level rollouts
- Data backbone: Trusted datasets, analytics, and insights for smarter decisions



Why we do it

- To empower MSMEs and enterprises to thrive in the digital economy
- To enable regulators with real-time visibility and faster policy response
- To create a connected ecosystem that drives growth, trust, and transparency



Government-aligned – backed by MoUs with



A unified digital ecosystem for MSMEs, regulators, and stakeholders to connect, support, and grow.



Focused on empowering India's 6 crore+ MSMEs



Data-driven enablers that simplify access to **information, finance, markets, and community**



Built on trust – extending Peridot's credibility in GST compliance to a full-fledged MSME ecosystem



Scalable blueprint – designed as a model that can expand across states, sectors, and future Datatech initiatives



A unified digital ecosystem for MSMEs, regulators, and stakeholders to connect, support, and grow.



MSMEs

- Easy access to schemes, finance, markets, and compliance updates
- Digital tools that simplify operations and fuel growth



Government

- Ground-level insights for better policy and faster response
- Digital monitoring of MSME adoption, performance, and progress



Eco-system enablers

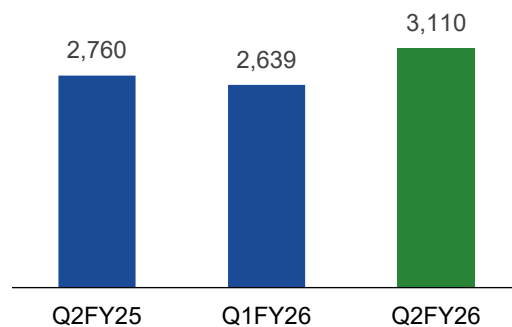
- Lenders, Associations, Professionals, and more.
- A connected network to collaborate, train, and scale impact
- Aggregated insights to design products and services

03

Financial Overview

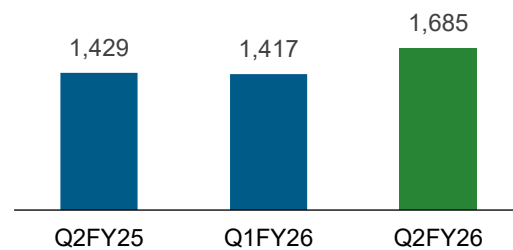
REVENUES

(₹ IN LAKHS)



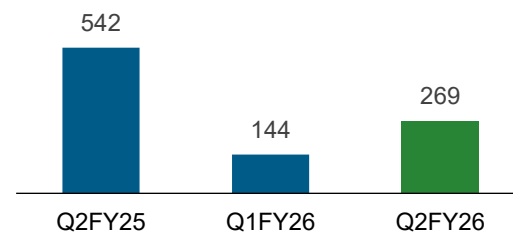
RECURRING REVENUES

(₹ IN LAKHS)



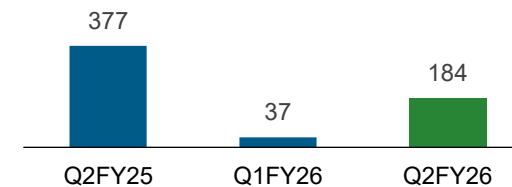
EBITDA

(₹ IN LAKHS)



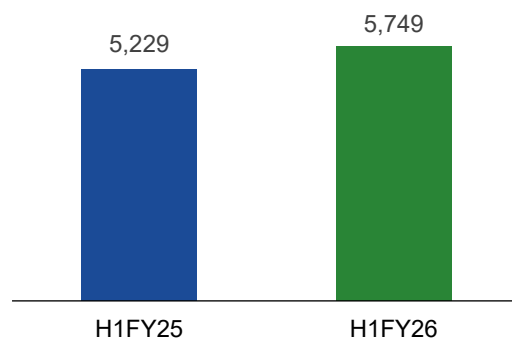
PAT

(₹ IN LAKHS)



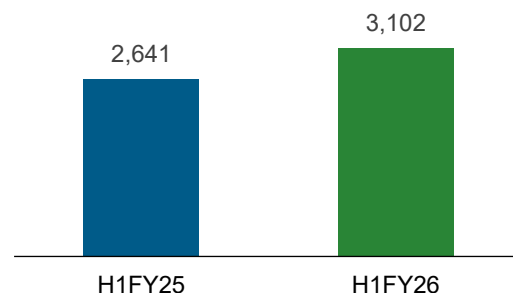
REVENUES

(₹ IN LAKHS)



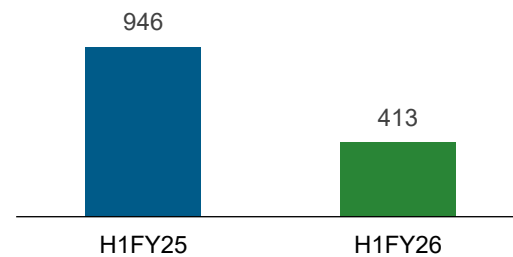
RECURRING REVENUES

(₹ IN LAKHS)



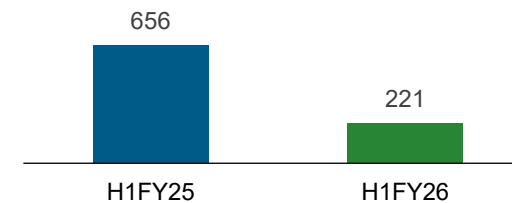
EBITDA

(₹ IN LAKHS)



PAT

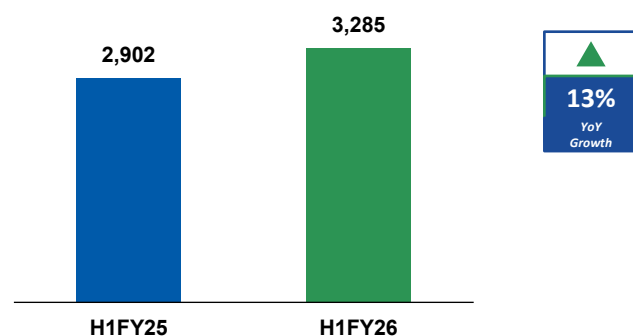
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SUPTECH

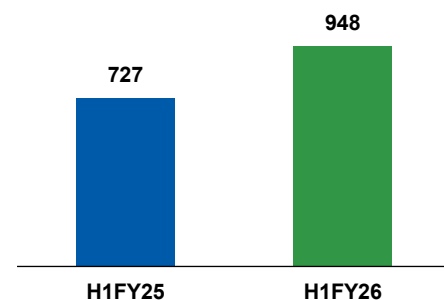
REVENUE

(₹ IN LAKHS)



EBITDA

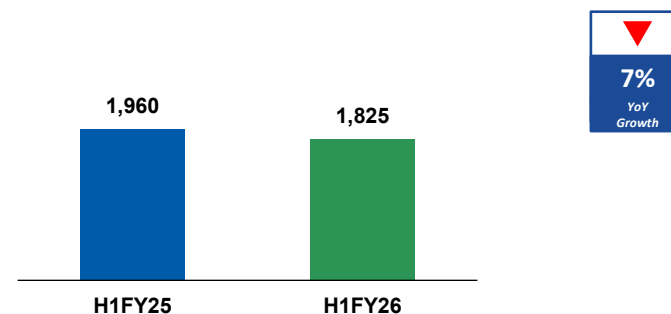
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REGTECH

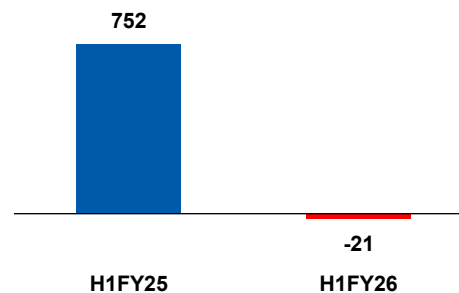
REVENUE

(₹ IN LAKHS)



EBITDA

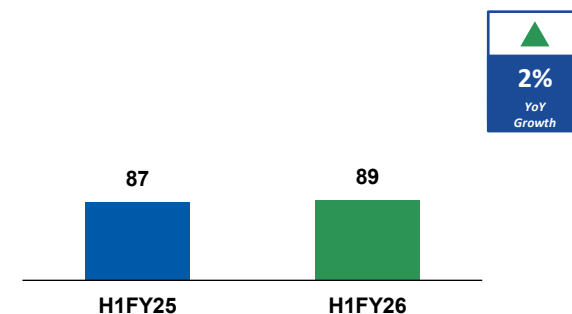
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DATATECH

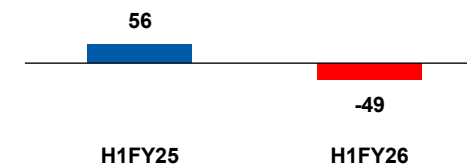
REVENUE

(₹ IN LAKHS)



EBITDA

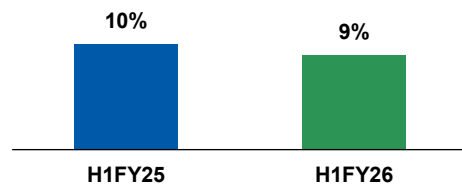
(₹ IN LAKHS)



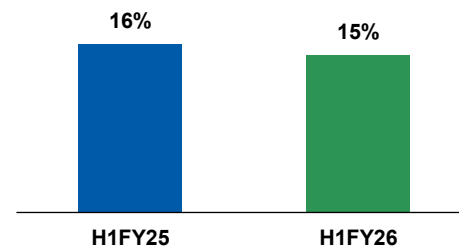
Revenue Mix by Geography



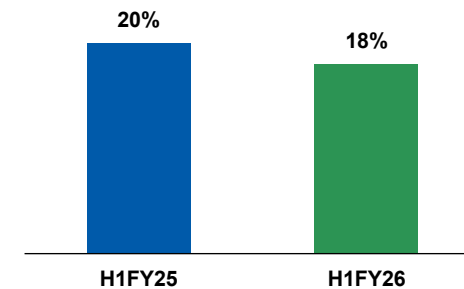
APAC



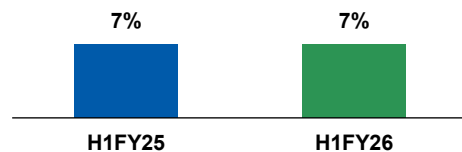
EUROPE



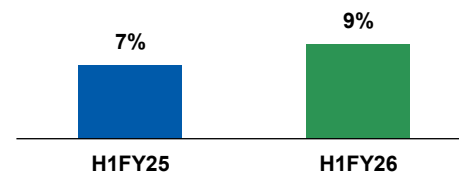
INDIA



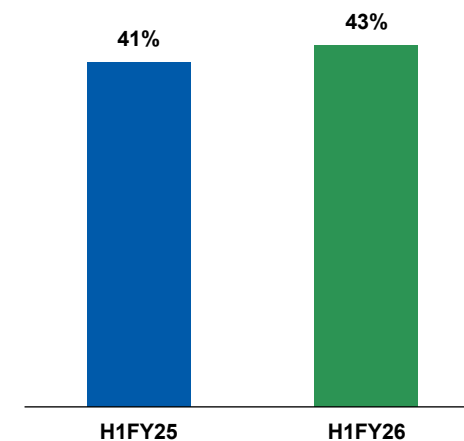
AMERICA



MENA



AFRICA



04 Annexure

Consolidated Income Statement



Particulars (₹ lakhs)	Quarterly					Half Yearly		
	Q2 FY26	Q1 FY26	QoQ Growth	Q2 FY25	YoY Growth	H1 FY26	H1 FY25	YoY Growth
Total Revenue	3,110	2639	18%	2,760	13%	5,749	5,229	10%
Revenue from Operations	2,856	2,519	13%	2,691	6%	5,376	5,108	5%
Total Expenses	2,841	2,495	14%	2,218	28%	5,336	4,283	25%
Employee expenses	1,685	1,441	17%	1,294	30%	3126	2,464	27%
Other Expenses	1,156	1,053	10%	924	25%	2,210	1,820	21%
EBITDA	269	144	86%	542	-50%	413	946	-56%
EBITDA Margin (%)	9%	5%		20%		7%	18%	
Finance Cost	8	16	-47%	22	-62%	24	40	-39%
Depreciation	51	50	2%	37	37%	100	74	36%
PBT	210	79	166%	483	-57%	288	833	-65%
Tax Expense	26	42		106		68	176	
PAT	184	37	400%	377	51%	221	656	-66%
PAT Margin (%)	6%	1%		14		4%	13%	

Note: Figures correspond to continuing operations only, excluding any exceptional gain or loss. Previous period figures have been regrouped and reclassified, where necessary.

Consolidated Balance Sheet



PARTICULARS (₹ lakhs)	H1FY26	FY25	PARTICULARS	H1FY26	FY25
EQUITY			ASSETS		
(a) Equity share capital	2,056	2,054	(1) Non-current assets		
(b) Other equity	16,853	5,515	(a) Property, plant and equipment	108	114
(c) Non-Controlling Interest	2	41	(b) Right-of-use assets	887	908
TOTAL EQUITY	18,911	7,610	(c) Other intangible assets	356	676
LIABILITIES			(d) Intangible Assets under Development	788	385
(a) Financial liabilities			(e) Financial assets	9,407	91
(i) Borrowings	129	345	(f) Deferred tax assets (net)	115	125
(ii) Lease liabilities	76	86	(2) Current assets		
(b) Provision	777	956	(a) Financial assets		
			(i) Investments	3,872	2,111
(iii) Trade payables			(ii) Trade receivables	2,609	2,956
a. Dues of micro enterprises and small enterprises	27	25	(iii) Cash and cash equivalents	4,622	3,047
b. Dues of creditors other than micro enterprises and small enterprises	238	278	(iv) Bank Balances other than Cash and Cash Equivalents above	490	423
(iv) Other financial liabilities	1,897	1,518	(v) Loans	6	4
(c) Deferred tax liabilities (net)	-	-	(vi) Other	1,098	712
(d) Current tax liabilities (net)	1,116	148	(b) Current tax assets (net)	-	-
(d) Other liabilities	1,851	1,570	(c) Other assets	664	986
Total Equity and Liabilities	25,021	12,537	Total Assets	25,021	12,537

Note: Figures correspond to continuing operations only, excluding any exceptional gain or loss. Previous period figures have been regrouped and reclassified, where necessary.



Building Transparency. Driving Growth.

Thank you

For further information please contact:

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Asha Gupta

Email: asha.Gupta@in.ey.com

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Siddesh Chawan

Email: siddesh.chawan@in.ey.com
