

February 11, 2026

To,
The Manager
Department of Corporate Compliance
National Stock Exchange of India Limited
Exchange Plaza, Bandra Kurla Complex,
Bandra (East), Mumbai — 400051.

SCRIP SYMBOL: RNFI

Sub: Earnings Presentation on Un-Audited Financial Results (Standalone and Consolidated) for the Third Quarter and Nine Months ended December 31, 2025.

Dear Sir/Madam,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, Please find enclosed a copy of the Company's Q3 FY26 Earnings Presentation, which the Company proposes to share with **Analyst / Investors** in relation to its Un-Audited Financial Results (Standalone and Consolidated) for the Third Quarter and Nine Months ended December 31, 2025, as approved by the Board of Directors at its meeting held on February 10, 2026.

This Earnings Presentation is also available on the website of the Company at www.rnfiservices.com

This is for your information and record.

Thanking you,

For RNFI Services Limited

MOHIT
CHAUHAN
Digitally signed by
MOHIT CHAUHAN
Date: 2026.02.11
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**Mohit Chauhan
(Company Secretary)**

Encl.: As above



011- 4920 - 7777



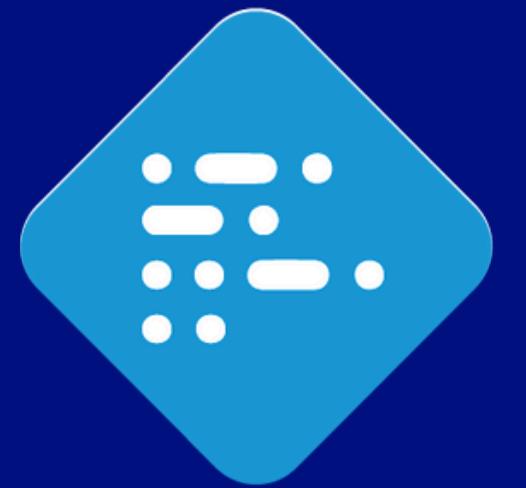
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RNFI SERVICES LIMITED
(Formerly Known as RNFI Services Pvt. Ltd.)

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Industrial Area, Kirti Nagar, New Delhi - 110015
CIN NO - L74140DL2015PLC286390





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INDIAN BFSI AND **MORE**

RNFI SERVICES LIMITED



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Additionally, this Presentation contains forward-looking statements about the Company’s future business prospects and profitability, which involve a variety of risks and uncertainties. Actual results may differ significantly from those expressed in these statements. Factors contributing to these risks and uncertainties include, but are not limited to, fluctuations in earnings, the Company’s ability to manage growth, competition both within India and internationally, economic conditions in India and abroad, the ability to attract and retain skilled professionals, contract-related time and cost overruns, management of international operations, government policies and regulations, and prevailing interest and fiscal costs. The Company does not commit to making announcements should any of these forward-looking statements prove materially inaccurate or to updating them in the future.

MANAGEMENT COMMENTS

“

We continued to strengthen our position, supported by improved execution discipline and focused business expansion.

The business recorded steady traction through deeper partnerships and enhanced distribution efficiency, while operations are benefited from growing institutional engagements and improved transaction throughput. Looking ahead, the Company remains committed to scaling these through technology-led innovation, portfolio diversification, and stronger enterprise relationships, with a clear emphasis on sustainable growth and margin improvement.



Deepankar Aggarwal
(Executive Director)

“

We saw meaningful gains in efficiency, process optimization, and service reliability across businesses. Automation of workflows, tighter reconciliation controls, and improved turnaround times contributed to enhanced operational resilience and cost efficiency.

Onboarding and servicing processes were streamlined, operations benefited from strengthened controls and improved transaction monitoring. Going forward, the focus will remain on scalable operations, deeper technology integration, and continuous process enhancement to support business growth while maintaining robust compliance and service standards.



Raman Bhalla
(Chief Operating Officer)

VISION



From the very beginning, our vision has been to build a company capable of scaling massively, earning unwavering trust, and demonstrating resilience through every challenge. We draw inspiration from the leadership and legacy of India's finest visionaries — Sir Mukesh Ambani, who embodies the spirit of scale and disruption; Sir Ratan Tata, who represents trust and integrity; and Sir Vijay Shekhar Sharma, whose grit and perseverance define entrepreneurial courage. In honor of these values, we have dedicated three of our conference rooms to these stalwarts — serving as a daily reminder of the principles that guide our journey: Scale, Trust, and Resilience.”

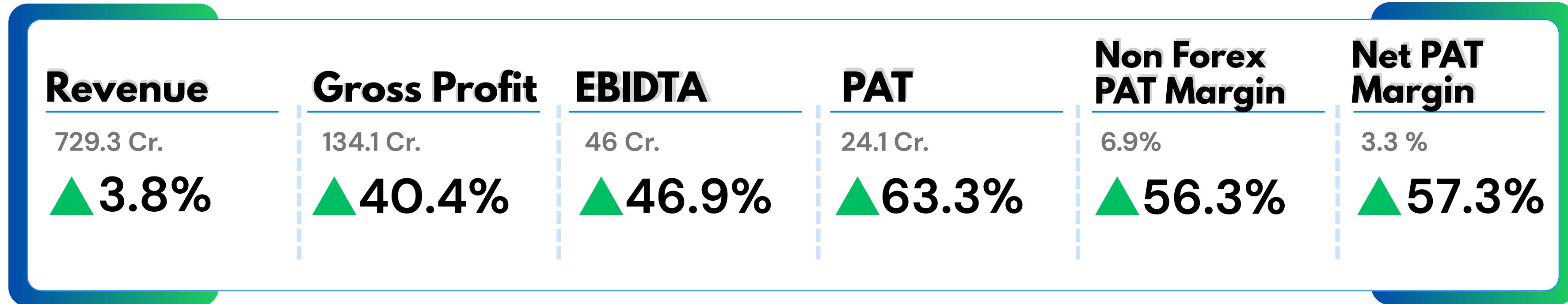
ROADMAP



We aim to bridge cutting-edge technology with financial inclusion, driving transformative growth while maintaining the highest standards of compliance, security, and sustainability. Our mission is to enable a digitally empowered Bharat, where individuals and institutions access simple, secure, and scalable financial services tailored to their needs.

We aspire to be India's leading BFSI force multiplier —empowering partners with seamless, innovative digital solutions to serve Bharat with unmatched reach and reliability.

HIGHLIGHTS SUMMARY (9M FY26 vs 9M FY25)



KEY TAKEAWAYS

Our focus remains on margin-led growth, scaling tech platforms, and building future-ready regulated businesses.

- **Margin Expansion Delivered as Guided**
Automation-led efficiencies implemented over the last 4–5 months have translated into clear margin expansion across Gross, EBITDA, and PAT levels, validating our execution focus.
- **Profit Growth Led by High-Margin Businesses**
Value-accractive businesses—Delinquent Loan Collections and EMI Collections—have driven PAT growth, even as topline growth remained largely stable.

- **New Tech Verticals Scaling as Planned**
Technology-led businesses launched during 9M FY26, including Travel, CRA, and the Insurance platform, are showing steady momentum and scalability.
- **Orchestration Business Driving Earnings Uplift**
The Orchestration business has delivered strong year-on-year growth in 9M FY26, emerging as a key contributor to incremental profitability.

CORPORATE GOVERNANCE

All Promoters shares pooled in a Trust to increase the longevity.



Board of Directors consist of 4 Independent Directors, 3 Executive Directors & Chairman and Managing Director.



Promoter group family owned 12.7% of shares in subsidiary Paysprint Private Limited, it has been decided by promoter group for better governance to relinquish the shares in favour of RNFI Services Limited free of charge.



A seasoned management board with banking and fintech expertise driving the company's growth.



Regular and timely disclosures to NSE on contracts, awards, and licenses ensure transparency.



Being SME Listed Entity we are required to give results on Half yearly basis however As committed, we have started practicing LODR guidelines by declaring quarterly results.



In a demonstration of strong belief in RNFI's long-term vision and strategic direction, the management has also participated in the warrant allotment in H1 FY 2026. Out of the total raised funds amounting to 62.8 Cr. ,17.6% were contributed by our Management and promoters at share price of Rs. 270 per warrant.

We have appointed 1 Independent Director in RNFI Money Pvt Ltd.

BUSINESS MODEL AND PRODUCTS



*FRM - Fraud Risk Management

The company has established an extensive and varied network, comprising of front end distribution network and back end technology, through implementation of phygital strategy.

1900+ 
Employee Strength

17,700+ 
PIN Codes Covered

2.2 LAC+ 
Active Sahayaks in 9M FY26

1.3 MN+ 
Daily Transactions in Dec'25

28%
increase
from Sep'25

MAJOR EVENTS

- AD II License approval for RNFI Money Pvt Ltd from RBI
- RNFI Services Ltd Appointed as Corporate Recovery Agent for Bank of India
- RNFI Services Ltd Appointed as Recovery Agency for Punjab National Bank
- 6 New Branches approved for RNFI Money Pvt Ltd from RBI
- 2 Additional Branches approval from Reliassure Insurance Brokers Pvt Ltd received from IRDAI

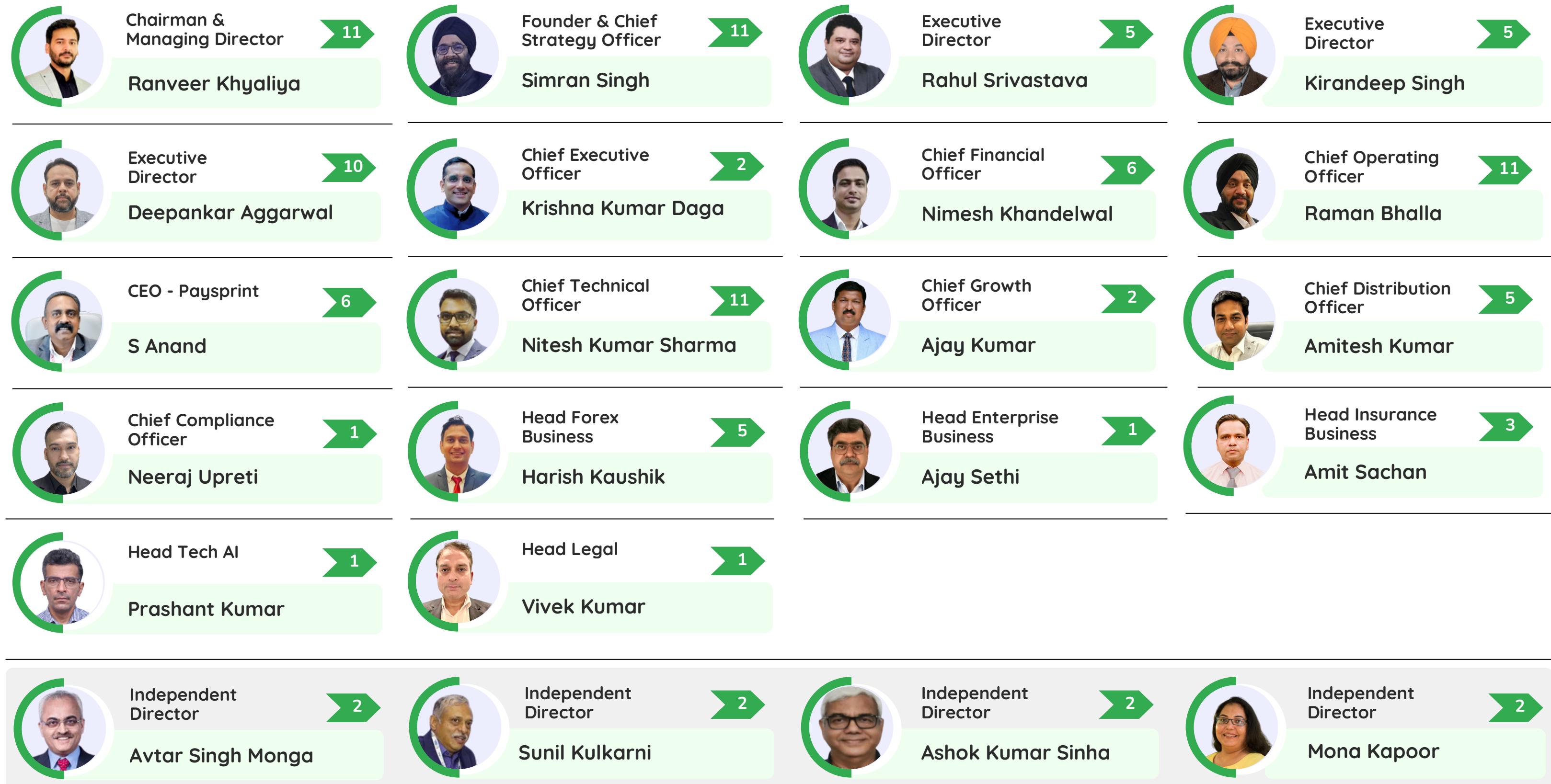


LOW's

Stable but muted growth in AePS Business



DIRECTORS & MANAGEMENT



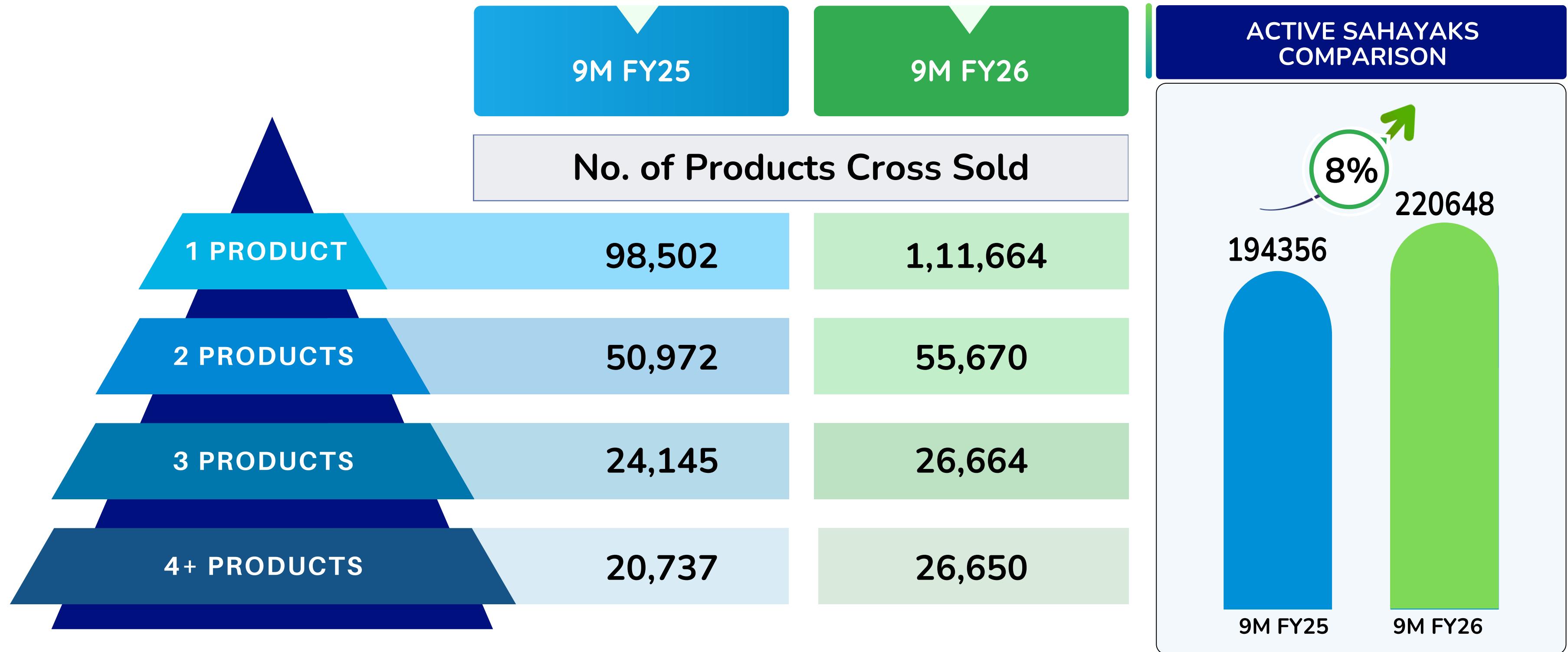
Years with RNFI

Q3 & 9M FY26 HIGHLIGHTS

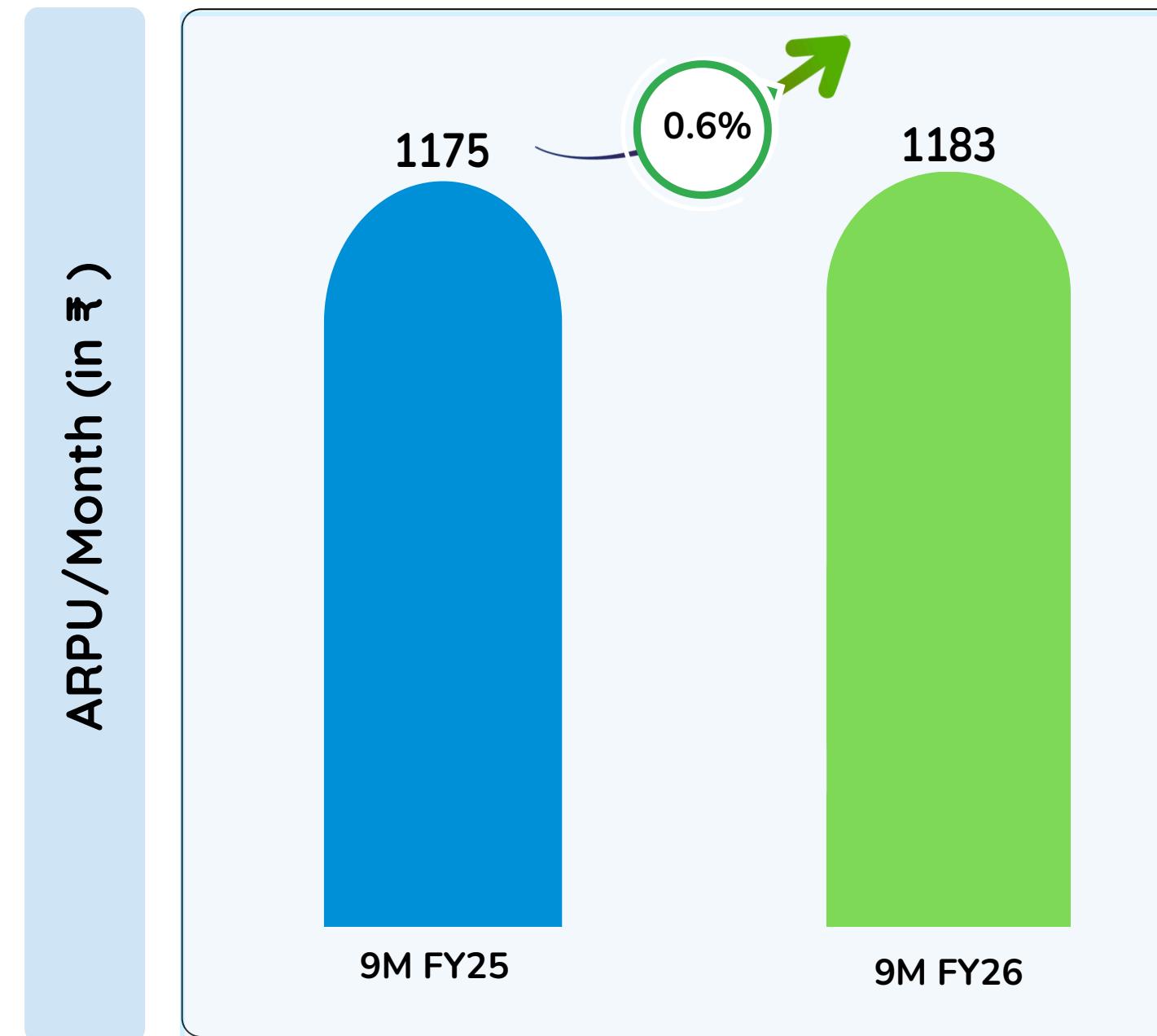
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ACTIVE SAHAYAKS & PRODUCT CROSS SOLD



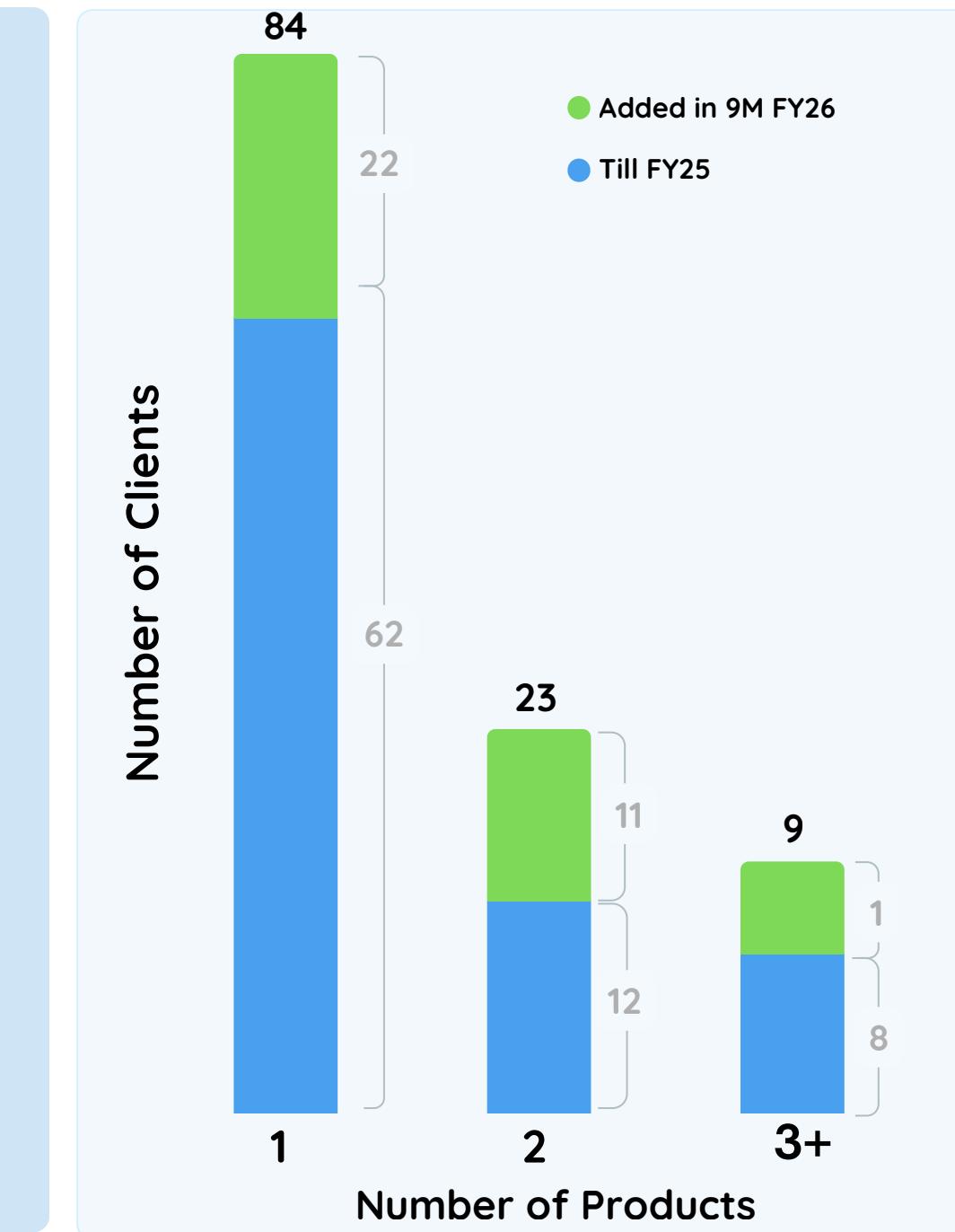
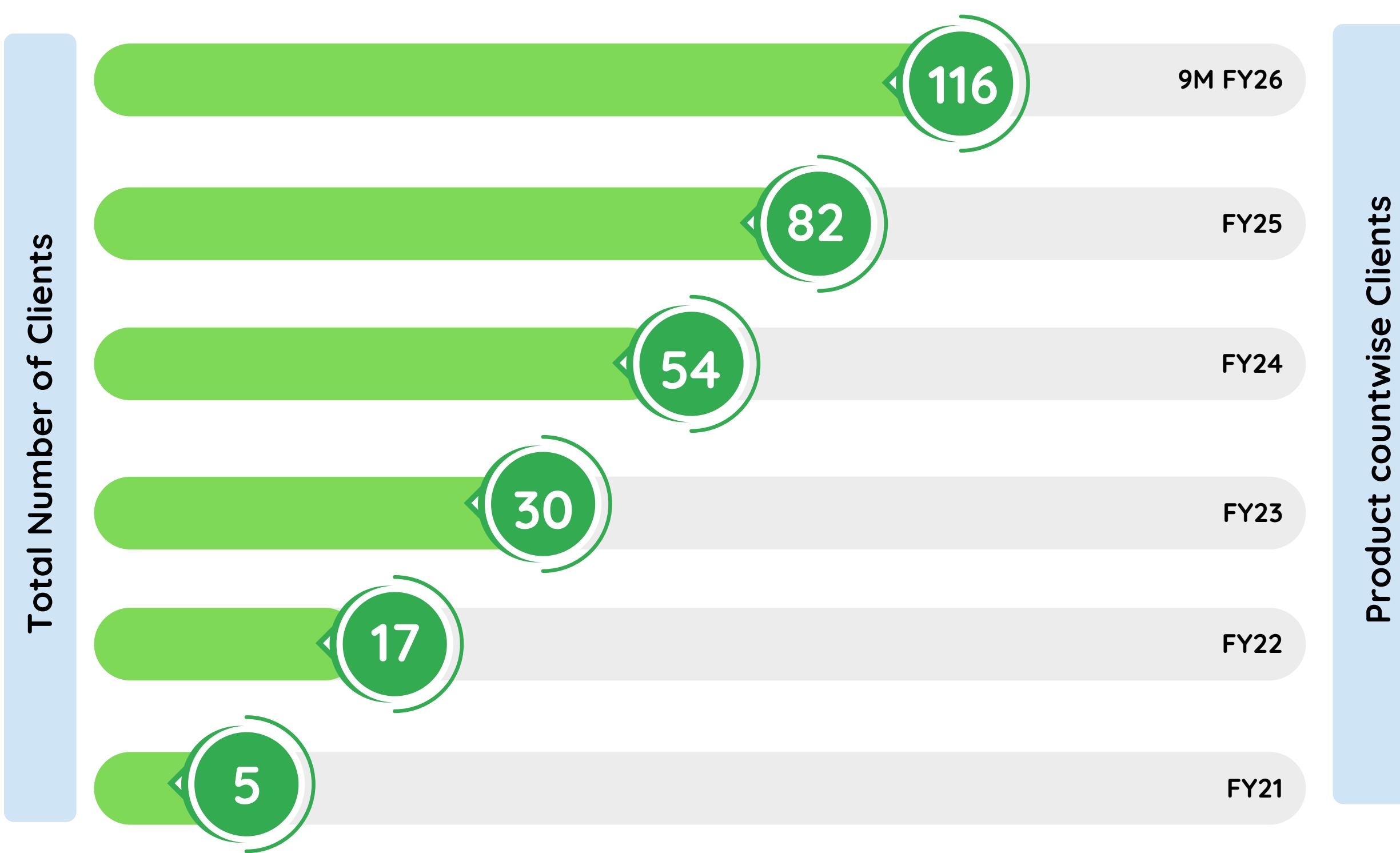
AVERAGE REVENUE PER SAHAYAK (ARPU/MONTH)



The ARPU of 9M FY26 is calculated by adding Payworld's Active Sahayak Count.

PRODUCTS CROSS SOLD

AGEING WISE CLIENTS



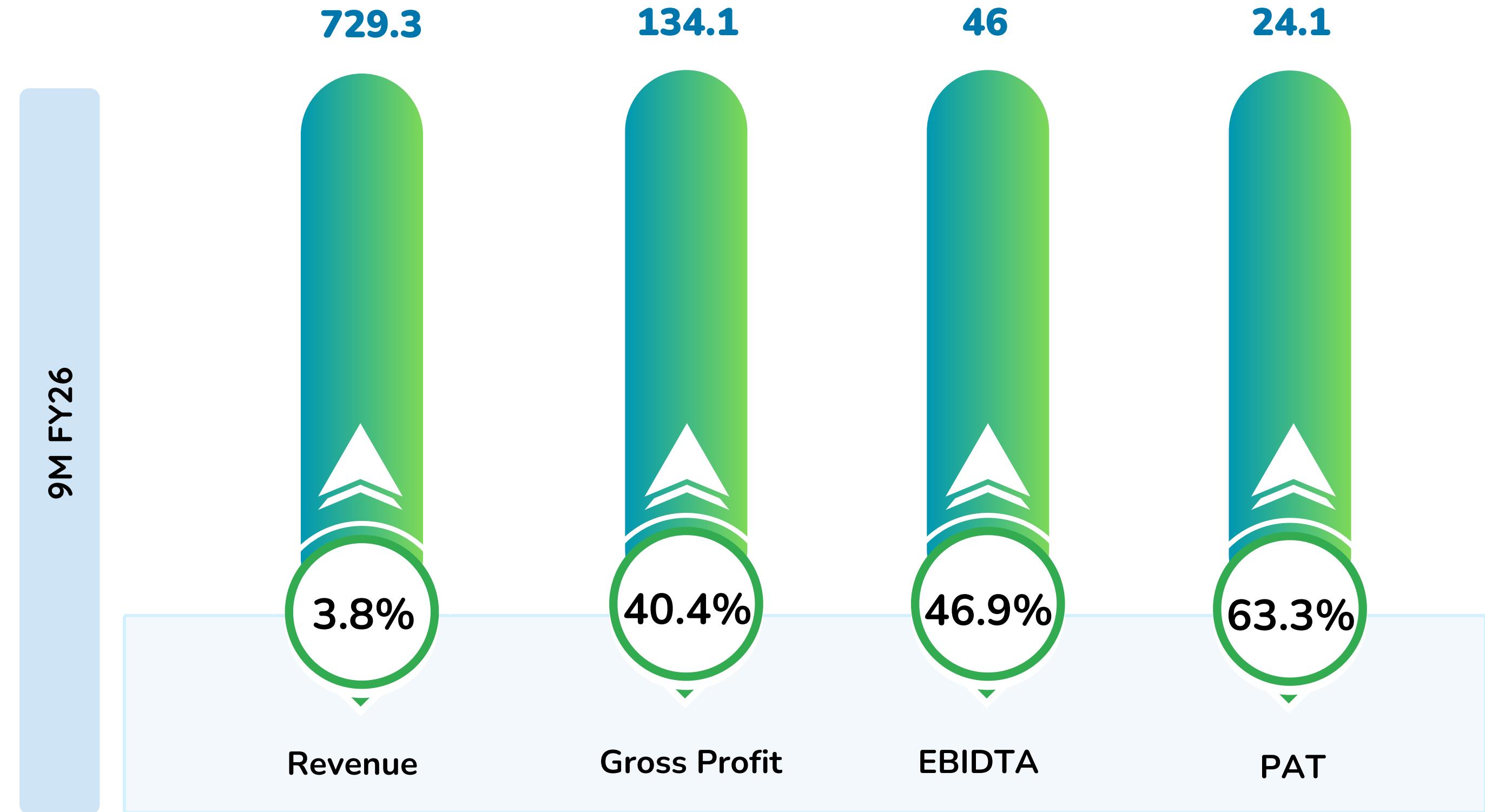
FINANCIAL HIGHLIGHTS - 9M FY25 vs 9M FY26

INR in Cr.

	NON-FOREX		FOREX		OVERALL PERFORMANCE	
	9M FY25	9M FY26	9M FY25	9M FY26	9M FY25	9M FY26
	Revenue	319.6	347.3	382.8	381.9	702.4
Gross Profit	90.1	129.4	5.4	4.7	95.6	134.1
Gross Profit Margin	28.2%	37.3%	1.4%	1.2%	13.6%	18.4%
EBITDA	29.9	45.2	1.4	0.8	31.3	46
EBITDA Margin	9.4%	13%	0.4%	0.2%	4.5%	6.3%
PAT	14.1	24	0.6	0.1	14.7	24.1
PAT Margin	4.4%	6.9%	0.2%	0.03%	2.1%	3.3%

FINANCIAL HIGHLIGHTS - 9M FY25 vs 9M FY26

INR in Cr.



*Revenue remained largely flat due to a decline in DMT volumes (a high-volume, low-margin business), which was offset by growth in higher-margin business.

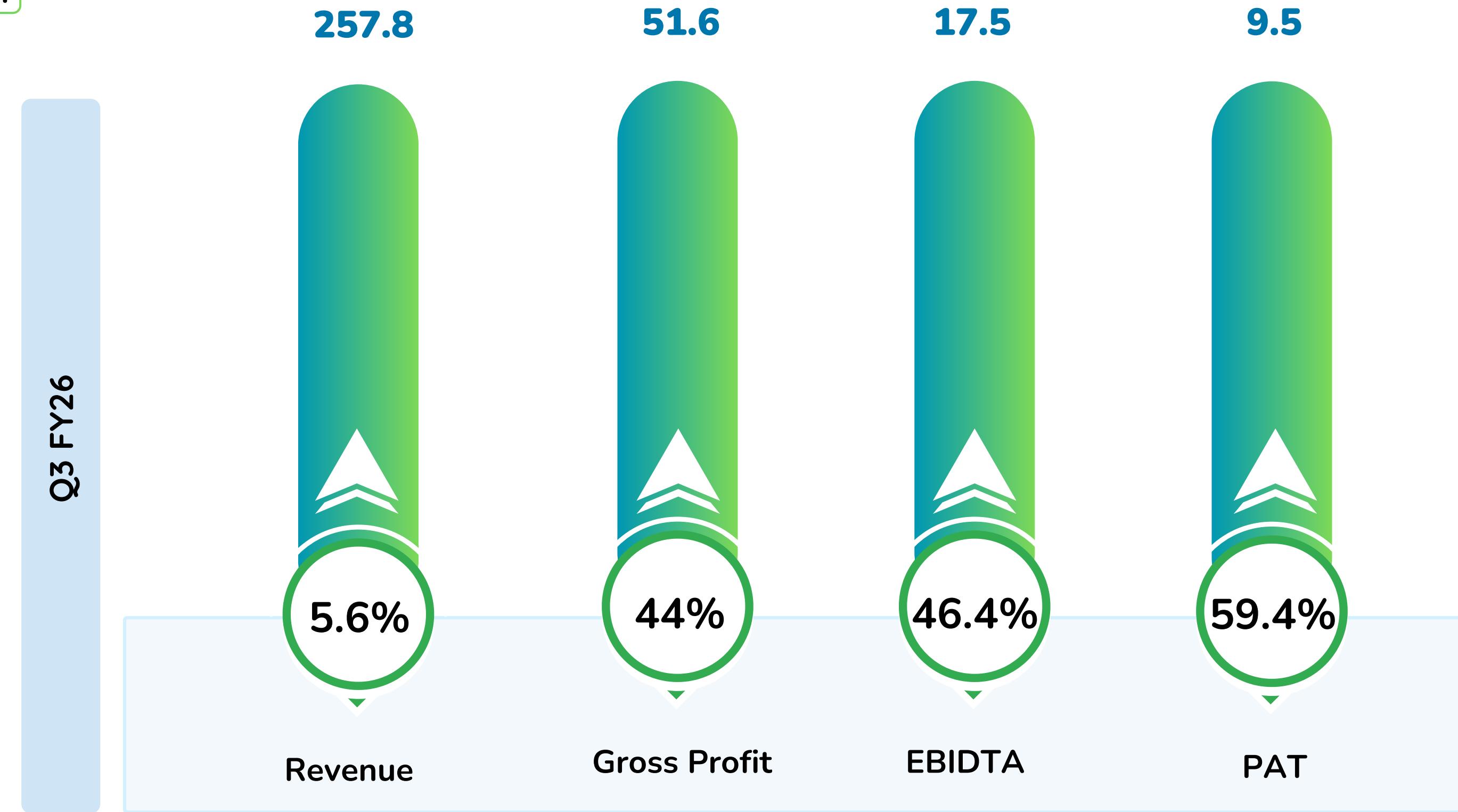
FINANCIAL HIGHLIGHTS - Q3 FY25 vs Q3 FY26

INR in Cr.

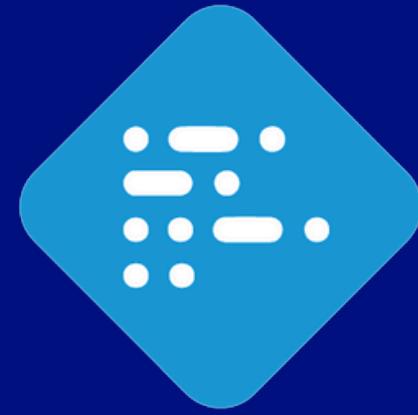
	NON-FOREX		FOREX		OVERALL PERFORMANCE	
	Q3 FY25		Q3 FY26		Q3 FY25	
	Q3 FY25	Q3 FY26	Q3 FY25	Q3 FY26	Q3 FY25	Q3 FY26
Revenue	112.6	126.6	131.6	131.2	244.3	257.8
Gross Profit	34.2	50.1	1.7	1.6	35.9	51.6
Gross Profit Margin	30.4%	39.6%	1.3%	1.2%	14.7%	20%
EBITDA	11.6	17.4	0.3	0.1	11.9	17.5
EBITDA Margin	10.3%	13.7%	0.2%	0.1%	4.9%	6.8%
PAT	5.8	9.6	0.2	(0.02)	6	9.5
PAT Margin	5.2%	7.5%	0.1%	(0.02%)	2.5%	3.7%

FINANCIAL HIGHLIGHTS - Q3 FY25 vs Q3 FY26

INR in Cr.



*Revenue remained largely flat due to a decline in DMT volumes (a high-volume, low-margin business), which was offset by growth in higher-margin business.



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