RR Financial Consultants Ltd

INVESTOR PRESENTATION

Quarter & Half Year ended 30th September 2026

(RRFIN | BSE: 511626 | ISIN: INE229D01011)

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01

Performance Overview

Results Snapshot & Cost Trends

Results at a Glance

Quarter ended 30th September 2026 (Q2 FY27)

927.84	342.63	255.74	27.6%
Total Income (₹ Lakh)	**PBT (₹ Lakh)**	**PAT (₹ Lakh)**	**PAT Margin**
Y/Y +8.6%	Y/Y +4.3%	Y/Y +2.7%	vs 29.1% last year

Half year ended 30th September 2026 (H1 FY27)

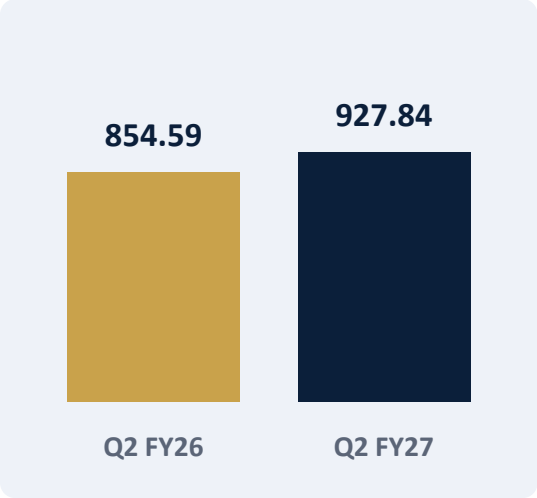
1,832.63	734.68	564.05	30.8%
Total Income (₹ Lakh)	**PBT (₹ Lakh)**	**PAT (₹ Lakh)**	**PAT Margin**
Y/Y -4.4%	Y/Y +9.0%	Y/Y +12.9%	vs 26.1% last year

Unaudited Consolidated results, subjected to limited review by the Statutory Auditors, reviewed by the Audit Committee and taken on record by the Board on 14th November 2026.

Financial Performance: Q2 FY27

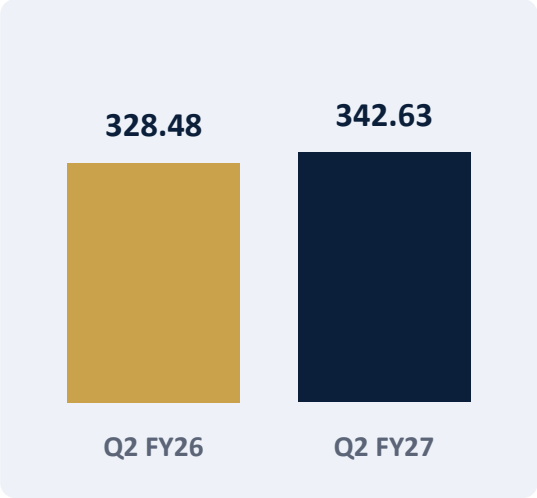
Total Income

Y/Y +8.6%



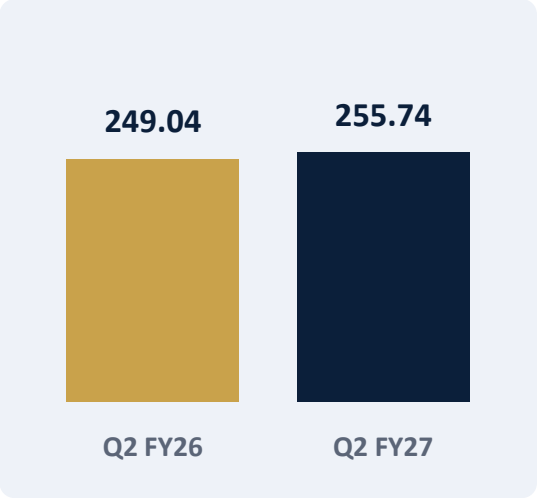
Profit Before Tax

Y/Y +4.3%



Profit After Tax

Y/Y +2.7%

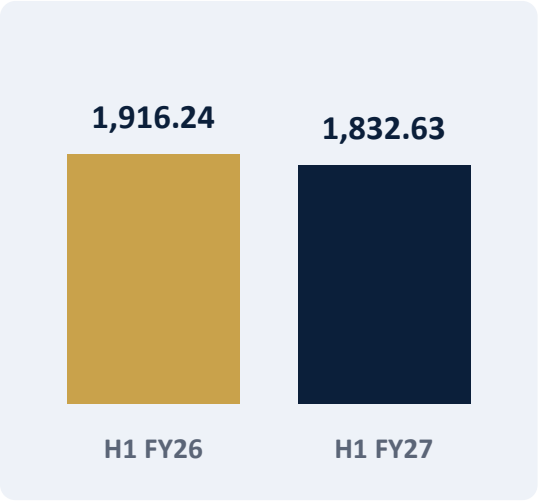


₹ in Lakh. Unaudited Consolidated results; PAT is net profit after minority interest.

Financial Performance: H1 FY27

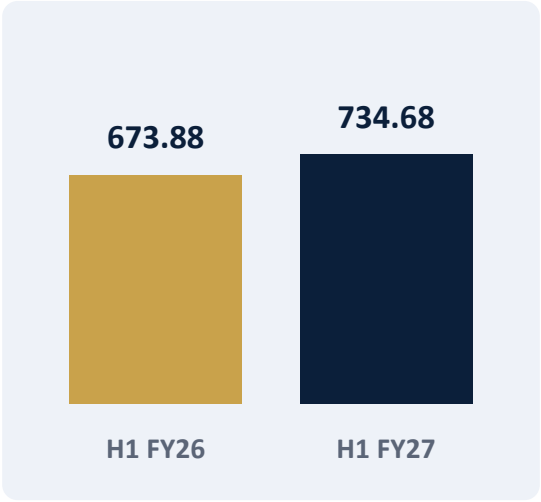
Total Income

Y/Y -4.4%



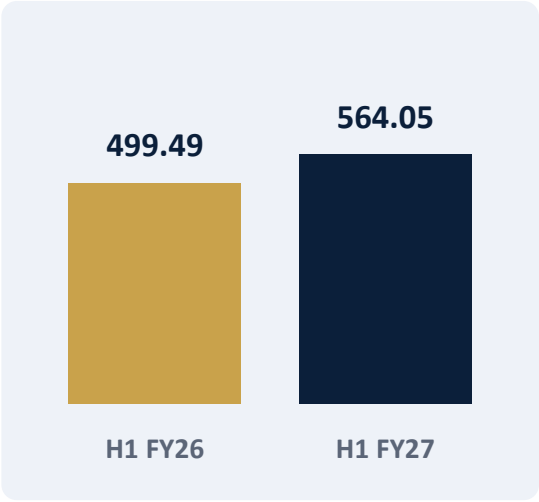
Profit Before Tax

Y/Y +9.0%



Profit After Tax

Y/Y +12.9%



₹ in Lakh. Unaudited Consolidated results; PAT is net profit after minority interest.

Performance in Perspective

Q2 FY27 In Context

Profit after tax for Q2 FY27 was ₹255.74 lakh, against ₹249.04 lakh a year earlier. Over the same period employee cost rose 23.0% and other expenditure rose 9.8%. The Company attributes the higher costs to continued investment in technology, digital presence and senior talent.

During FY27 the Company has spent more on technology, digital presence and senior hiring. These costs are part of the current cost base, and the returns on these investments will come in future.

What this means

1. Current costs include the build-out of our platform and team.
2. Cost lines are reported in full each quarter.
3. Benefits will be reported as and when they accrue.

02 Strategic Investments

Technology, RRGlobal & Senior Talent

Where We Are Investing

Technology & Platforms

Continued build-out of our mobile and web platforms for speed, reliability and scale.

Online & Digital Presence

Higher investment in online visibility, brand and digital client acquisition.

Senior Leadership Talent

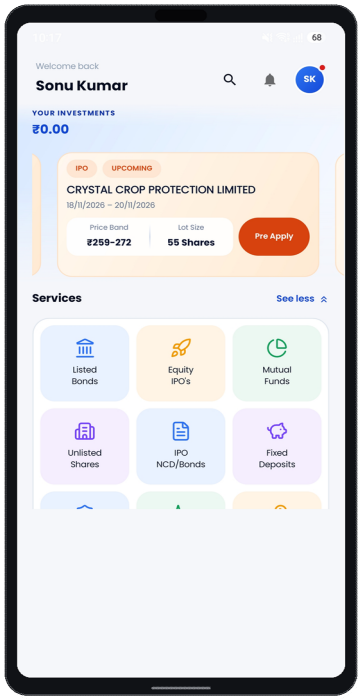
We’ve hired experienced professionals to lead the next phase of growth — and we’re still hiring.

RRGlobal

Our in-house app, built to give clients one place to invest and track their holdings.

The cost on these investments are part of the expenditures reported in the financial results.

Introducing RRGlobal



Owned technology platform(s)

An in-house app gives us control over product, data and the pace of innovation.

One seamless client experience

A unified, modern interface across the services our clients use.

Built to scale

A foundation for digital acquisition, cross-sell and deeper client engagement.

Available on iOS & Android · IPO · Mutual Funds · Bonds · Unlisted Shares · FDs

Our Technology Platforms

RRGlobal App

Mobile-first Investing on iOS & Android: MF, SIP, IPO, NCD and bonds

Client Portal

OTP login, investment dashboard, self-investment and risk profiling

RRBuddy Portal

Associate onboarding, payment links, AUM view and payout visibility

RM Portal

Real-time business dashboard and associate performance tracking

Branch Portal

Branch AUM, profitability reports and three-layer business tracking

Punching Portal

Instant business punching with role-based, secure access

Digital Platforms at a Glance

6

In-house platforms

App and five portals

2

Mobile Applications

iOS and Android

24x7

Online bond platform

MyBond

4

Products on the app

MF, IPO, NCD, bonds

Product addition ongoing

Technology supports onboarding, investing and servicing

Clients can register, invest and track their holdings online. Partners and internal teams use the same platforms to monitor business, performance and payouts.

Key Cost Lines

₹ in Lakh	Q2 FY27	Q2 FY26	Y-o-Y %	H1 FY27	H1 FY26	Y-o-Y %
Employee Cost	132.43	107.71	+23.0%	259.54	224.17	+15.8%
Other Expenditure	439.51	400.30	+9.8%	811.13	980.51	-17.3%
Depreciation & Amortisation	3.56	4.68	-23.9%	7.10	9.02	-21.3%
Total Expenses	**585.21**	**526.11**	**+11.2%**	**1,097.95**	**1,242.36**	**-11.6%**

Quarter-on-quarter (Q2 vs Q1 FY27): employee cost +4.2%, other expenditure +18.3%.

Cost lines as reported in the unaudited consolidated results; benefits will be reported as and when they accrue.

03

About RR Finance

Company, Leadership & Group Structure

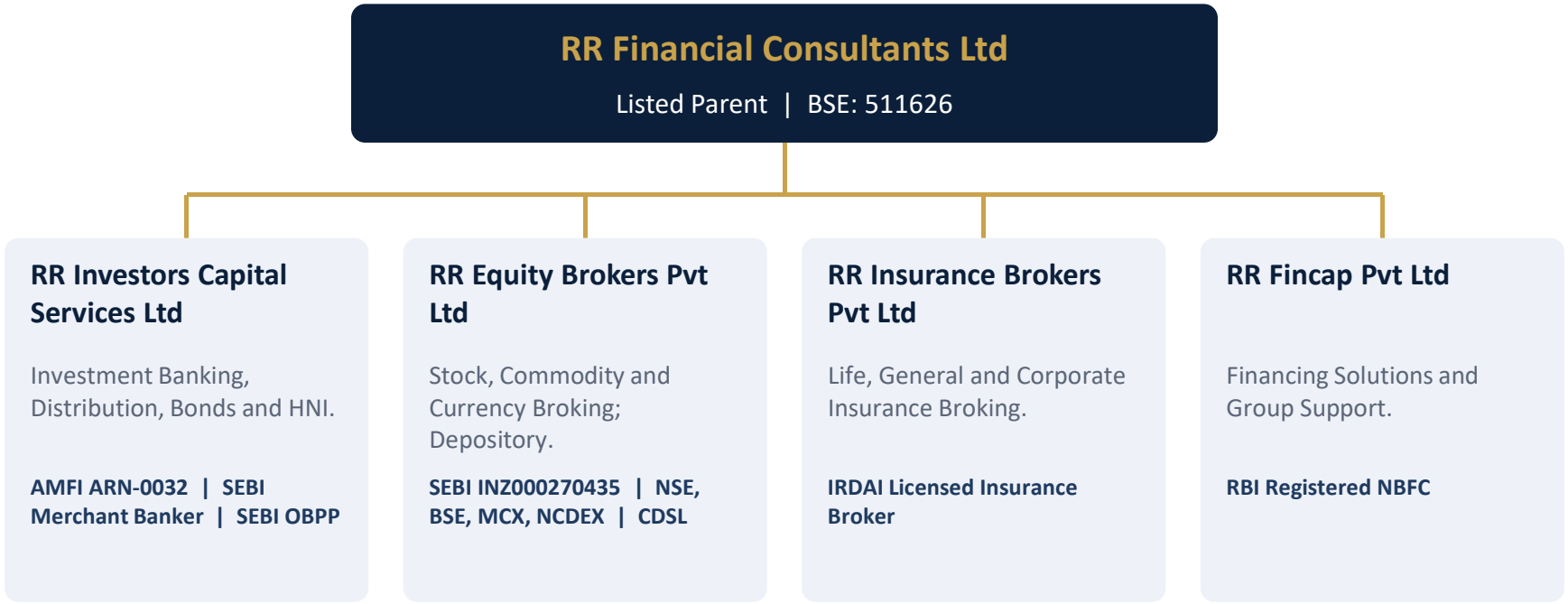
Company at a Glance

Incorporated in 1986, RR Group is an integrated financial services group offering wealth management, investment banking, fixed income, stock broking and insurance broking to retail investors, HNIs, family offices, corporates and institutions.

Listing	BSE | Scrip Code 511626 | RRFIN
ISIN	INE229D01011
Registered Office	Barakhamba Rd, New Delhi
Established	1986 (40 years)
Reach	10 offices | 10,000+ partners



Group Structure



Distribution Network

10

Offices across India

10,000+

Distribution partners

200+

Experienced professionals

10 Lakh+

Investors served

Reaching clients through

- **Dedicated Relationship Managers**
- **Independent Financial Advisors**
- **Family Offices**
- **Corporate & Institutional Coverage**

Promoter & Leadership



Mr. Rajat Prasad

Founder, Chairman, MD & CEO

Led by its Founder

Mr. Rajat Prasad Founded RR Group in 1986 and has led its growth since then. With experience in Management, Marketing, Corporate Finance and Investment Banking, he has built RR into a diversified financial services group with a nationwide presence.

Qualification

B.Com (H), Chartered Accountant

Founded RR in

1986

04 Our Businesses

Wealth, MyBond, Broking and Insurance

Wealth Management & Distribution

Comprehensive investment solutions for retail investors, HNIs, family offices and corporates.

01 **Mutual Funds & SIFs**

02 **PMS & AIFs**

03 **Bonds, NCDs & Capital Gain Bonds**

04 **Fixed Deposits & NPS**

05 **IPOs & Unlisted Shares**

06 **Investment Banking & Valuation**

RR Investors Capital Services Ltd (RRICS) | AMFI ARN-0032 | SEBI Merchant Banker INM000007508

MyBond: Online Bond Platform

A SEBI-registered Online Bond Platform Provider that lets investors discover and buy bonds online.

01 **Corporate Bonds**

02 **Government Securities**

03 **State Guaranteed Bonds**

04 **24x7 Online Platform**

05 **500+ Bond Options**

06 **White-label Partner Model**

www.mybond.in | SEBI registered OBPP | Powered by RR Finance

Stock Broking & Depository

Member of NSE, BSE, MCX and NCDEX, and a CDSL Depository Participant, with research support for clients.

01 **Equity Trading**

02 **Futures & Options**

03 **Commodity Trading**

04 **Currency Derivatives**

05 **Depository Services**

06 **Research Support**

RR Equity Brokers Pvt Ltd (RREB) | SEBI Reg. INZ000270435 | www.rrstock.in

Insurance Broking

An IRDAI-licensed insurance broker providing unbiased advice, comparing policies across insurers.

01 **Life Insurance**

02 **Health Insurance**

03 **Motor Insurance**

04 **Property & Fire**

05 **Liability & Accident**

06 **Group & Corporate Solutions**

RR Insurance Brokers Pvt Ltd (RRIB) | IRDAI Licensed Broker | www.rrpolicy.com

05

Financial Information & Outlook

Results, Ratios, Trends & The Path Ahead

Profit & Loss Summary

₹ in Lakh	Q2 FY27	Q1 FY27	Q2 FY26	Q-o-Q %	Y-o-Y %	H1 FY27	H1 FY26	Y-o-Y %
Revenue from Operations	902.63	884.76	852.25	+2.0%	+5.9%	1,787.39	1,912.91	-6.6%
Other Income	25.21	20.03	2.34	+25.9%	NM	45.24	3.33	NM
Total Income	**927.84**	**904.79**	**854.59**	**+2.5%**	**+8.6%**	**1,832.63**	**1,916.24**	**-4.4%**
Employee Cost	132.43	127.11	107.71	+4.2%	+23.0%	259.54	224.17	+15.8%
Finance Cost	9.71	10.47	13.42	-7.3%	-27.6%	20.18	28.66	-29.6%
Depreciation & Amortisation	3.56	3.54	4.68	+0.6%	-23.9%	7.10	9.02	-21.3%
Other Expenditure	439.51	371.62	400.30	+18.3%	+9.8%	811.13	980.51	-17.3%
Total Expenses	**585.21**	**512.74**	**526.11**	**+14.1%**	**+11.2%**	**1,097.95**	**1,242.36**	**-11.6%**
Profit Before Tax	**342.63**	**392.05**	**328.48**	**-12.6%**	**+4.3%**	**734.68**	**673.88**	**+9.0%**
Tax Expense	60.50	57.50	47.12	+5.2%	+28.4%	118.00	101.87	+15.8%
Profit After Tax	**255.74**	**308.31**	**249.04**	**-17.1%**	**+2.7%**	**564.05**	**499.49**	**+12.9%**
EPS – Basic (₹)	2.31	2.79	2.25	-17.2%	+2.7%	5.10	4.51	+13.1%

Unaudited Consolidated results. Profit After Tax is net profit after minority interest; EPS is not annualised. NM = not meaningful (very small base).

Balance Sheet Snapshot

₹ in Lakh	30 Sep 2026	31 Mar 2026
Total Equity	6,567.26	5,950.46
Total Assets	8,430.00	7,660.19
Borrowings	1,418.30	1,396.70
Cash & Bank Balances	143.66	243.20
Investments	643.04	474.78
Property, Plant & Equipment	2,255.23	2,257.51
Intangible Assets	1.07	1.07

Investment in the build

Employee cost, Q2 FY27

+23.0% Y/Y

Other expenditure, Q2 FY27

+9.8% Y/Y

Unaudited. Investments include current and non-current. Borrowings include long-term and current borrowings.

Key Financial Ratios

5.10

Earnings Per Share (₹)

H1 FY27, not annualised

54.71

Book Value Per Share (₹)

30 Sep 2026

19.5%

Return on Equity

H1 FY27 annualised

30.8%

PAT Margin

H1 FY27

0.22x

Debt to Equity

30 Sep 2026

6,567.26

Total Equity (₹ Lakh)

Total equity, 30 Sep 2026

Annual & Half-Year Trend

₹ in Lakh	FY26 (Audited)	H1 FY26	H1 FY27
Total Income	3,378.28	1,916.24	1,832.63
Profit Before Tax	1,038.72	673.88	734.68
Profit After Tax	**715.02**	**499.49**	**564.05**
PAT Margin	21.2%	26.1%	30.8%
EPS – Basic (₹)	6.46	4.51	5.10

FY26 is audited; half-year figures are unaudited. PAT is net profit after minority interest.

Standalone Financial Summary

₹ in Lakh	Q2 FY27	Q1 FY27	Q2 FY26	Q-o-Q %	Y-o-Y %	H1 FY27	H1 FY26	Y-o-Y %
Total Revenue	**104.50**	**50.20**	**24.26**	**+108.2%**	**NM**	**154.70**	**49.52**	**+212.4%**
Other Expenditure	3.07	36.77	5.05	-91.7%	-39.2%	39.84	19.88	+100.4%
Total Expenses	3.07	36.82	16.87	-91.7%	-81.8%	39.89	31.70	+25.8%
Profit Before Tax	**101.43**	**13.38**	**7.39**	**NM**	**NM**	**114.81**	**17.82**	**NM**
Tax Expense	16.50	2.50	1.00	NM	NM	19.00	2.50	NM
Profit After Tax	**84.93**	**10.88**	**6.39**	**NM**	**NM**	**95.81**	**15.32**	**NM**
EPS – Basic (₹)	0.77	0.10	0.06	NM	NM	0.87	0.14	NM

Unaudited standalone results of RR Financial Consultants Ltd. Consolidated results on the preceding slides remain the primary reference. NM = not meaningful (very small base).

Outlook

We expect the current and ongoing investment plans to support consistent business growth (subject to the risks in the Safe Harbor notice).

We will keep working with discipline and continue to upgrade our in-house talent.



Platform

RRGlobal and our web platform give us a scalable technology base that we own.



Team

A strong Senior Leadership team to drive execution.



Reach

A larger online presence to attract and serve clients.

Safe Harbor

This presentation has been prepared by RR Financial Consultants Ltd (the “Company”) solely for information purposes and does not constitute any offer, recommendation or invitation to purchase or subscribe for any securities, nor shall it form the basis of any contract or binding commitment.

The information herein is based on data the Company considers reliable; however, no representation or warranty, express or implied, is made as to its truth, accuracy, completeness or fairness. This presentation may not contain all information that may be material to you.

Certain statements regarding the Company’s business prospects and expected benefits from its investments are forward-looking. Such statements are not guarantees of future performance and are subject to known and unknown risks, uncertainties and assumptions, including the performance of the Indian economy and capital markets, competition, regulatory changes, and the Company’s ability to execute its strategy. Actual results may differ materially. The Company assumes no obligation to update any forward-looking information.

Thank You

For further information, please contact:

CS@rrfcl.com

Registered Office: 412–422, 4th Floor, Indraprakash Building, 21 Barakhamba Road, New Delhi – 110001

RR FINANCIAL CONSULTANTS LTD · BSE: 511626 · ISIN: INE229D01011