NEWJAISA TECHNOLOGIES LIMITED
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Date: 18th November 2026.

To,
National Stock Exchange of India Limited ("NSE Emerge").
Exchange Plaza, Plot No. C/1, G- Block,
Bandra –Kurla Complex, Bandra (East),
Mumbai-400051

Scrip Code: NEWJAISA

Sub: Presentation – Earnings Conference Call – half year ended 30th September 2026

Dear Sir / Madam,

Pursuant to Regulation 30 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to inform you that the presentation for Earnings Conference call on Wednesday, 18th November, 2026 is attached herewith for your reference.

The same will also be shared with the investors and analysts attending the conference call.

Thanking you.

For Newjaisa Technologies Limited
Vishesh Handa
Digitally signed by Vishesh Handa
Date: 2026.11.18 10:27:54 +05'30'
Vishesh Handa
Managing Director
DIN: 07842847

NewJaisa

EARNINGS CALL

H1 FY 2026-27 Investor Update

Half-year ended 30 September 2026 · NSE SME: NEWJAISA

WHAT WE WILL COVER

A margin-led half: business returned to positive EBITDA, and losses narrowed by more than three-quarters.

01 H1 FY27 at a glance

02 Profit & loss

03 Revenue drivers by channel

04 Balance sheet

05 B2B pipeline

06 B2C build-up

07 Business-to-Education

India's first NSE-listed certified refurbished IT hardware company · R2v3 · CPCB · ISO · Bengaluru

November 2026 · Strictly confidential

IMPORTANT NOTICE

Disclaimer

Please read this notice before reading the presentation or listening to the call

Disclaimer and safe-harbour statement

1. **Purpose.** This presentation and the accompanying earnings call have been prepared by NewJaisa Technologies Limited (the "Company") solely to inform shareholders, analysts and investors about the Company's business and its unaudited financial results for the half-year ended 30 September 2026. The presentation, audio recording and transcript of the call will be submitted to the National Stock Exchange of India Limited and placed on the Company's website, in line with Regulations 30 and 46 of the SEBI (LODR) Regulations, 2015.

2. **Forward-looking statements.** This presentation and the call may contain statements about the Company's future business prospects, plans, pipeline, revenue, profitability and growth. These are forward-looking statements, identified by words such as "expect", "anticipate", "plan", "target", "pipeline", "intend", "will" and "may". They are based on management's current views and assumptions and involve known and unknown risks and uncertainties. Actual results may differ materially.

3. **Risks.** Factors that may affect outcomes include demand for refurbished IT hardware, availability and cost of procurement lots, refurbishment capacity, competition, conversion and timing of customer orders, credit and collection risk, changes in tax and e-waste regulation, technology changes, and general economic conditions in India.

4. **No obligation to update.** The Company undertakes no obligation to publicly update or revise any forward-looking statement, whether as a result of new information, future events or otherwise, except as required under applicable law and the SEBI (LODR) Regulations.

5. **Not an offer or investment advice.** Nothing in this presentation or on the call constitutes an offer, invitation, solicitation or recommendation to buy, sell or subscribe for any securities of the Company, nor does it constitute investment, legal, tax or financial advice. No investment decision should be based on it. Investors should make their own assessment and consult their own advisers.

6. **Financial information.** Figures for H1 FY27 and H1 FY26 are unaudited; FY26 figures are audited. Channel splits, pipeline values, unit volumes and operating metrics are management estimates drawn from internal systems (ERP, CRM and e-commerce analytics) and are not audited. Figures are in ₹ Crore and may not add up due to rounding.

7. **No unpublished price-sensitive information.** No unpublished price-sensitive information will be shared on the call. Customer names are withheld for confidentiality. Views expressed by participants other than the Company's management are their own.

Disclosed under Regulation 30 and Regulation 46 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Steady top line, much healthier business

Half-year ended 30 Sep 2026 vs half-year ended 30 Sep 2025 · ₹ Crore

₹21.35 Cr
Revenue
vs ₹23.25 Cr H1 FY26 (–8%)

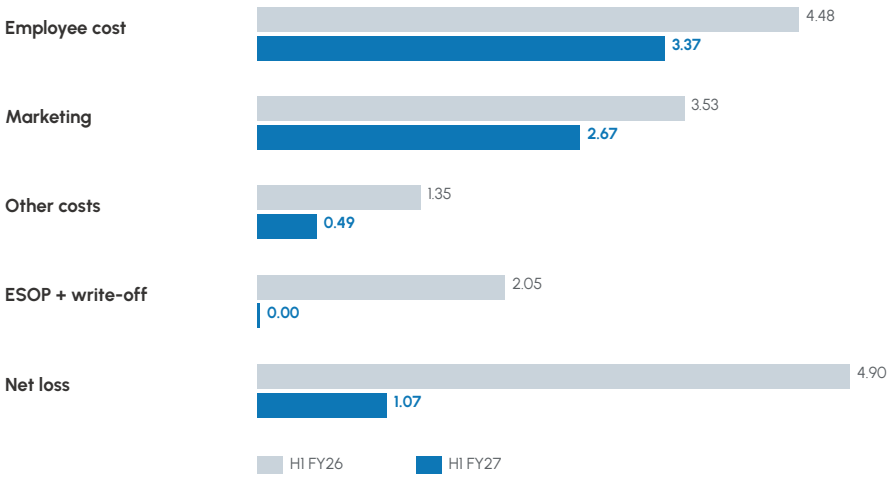
34%
Gross margin
vs 33% in H1 FY26

₹0.80 Cr
EBITDA
vs –₹3.77 Cr after one-offs

–₹1.07 Cr
Net loss
vs –₹4.90 Cr H1 FY26 (78% lower)

5,801 · 4859
Laptops · desktops sold
net of returns, H1 FY27

Where the turnaround came from (₹ Cr, H1 FY26 → H1 FY27)



What investors should take away

1. **Revenue –8%.** Lower D2C volume and fewer large one-time B2B orders, partly offset by education, which more than doubled.
2. **Margin held.** Gross margin rose to 34% as we sold fewer, higher-value units. Average D2C order value rose 22%.
3. **Costs reset.** Operating costs fell ₹2.83 Cr (30%) as we cut headcount, marketing and overheads.
4. **No one-offs.** No inventory write-off or ESOP charge this half, against ₹2.05 Cr in H1 FY26.
5. **Back to EBITDA-positive.** ₹0.80 Cr EBITDA; net loss is now driven by depreciation on the facility and interest.

Source: Company P&L H1 FY27 (unaudited) and H1 FY26 · cost split per management P&L review · Shopify analytics for D2C orders.

Profit & loss – half-year comparison

H1 FY27 vs H1 FY26, with H2 FY26 and full-year FY26 for reference · ₹ Crore

Description	H1 FY27	%	H1 FY26	%	YoY	H2 FY26	%	FY26	%
Sales	**21.35**		**23.25**		**-8%**	**17.24**		**40.49**	
COGS	14.02	66%	15.61	67%	-10%	10.26	60%	25.87	64%
Gross margin	**7.33**	**34%**	**7.64**	**33%**	**-4%**	**6.98**	**40%**	**14.62**	**36%**
Employee cost	3.37	16%	4.48	19%	-25%	3.72	22%	8.20	20%
Marketing cost	2.67	13%	3.53	15%	-24%	1.86	11%	5.39	13%
Other costs	0.49	2%	1.35	6%	-64%	2.35	14%	3.70	9%
EBITDA (before extraordinary)	**0.80**	**4%**	**-1.72**	**-7%**	**+146%**	**-0.95**	**-6%**	**-2.67**	**-7%**
ESOP expense (non-cash)	–	–	*1.45*	*6%*	–	*0.40*	*2%*	*1.85*	*5%*
Inventory write-off (one-time)	–	–	*0.60*	*3%*	–	*11.40*	*66%*	*12.00*	*30%*
EBITDA (after extraordinary)	**0.80**	**4%**	**-3.77**	**-16%**	**+146%**	**-12.75**	**-74%**	**-16.52**	**-41%**
Less: depreciation (non-cash)	1.91	9%	2.11	9%	-9%	2.11	12%	4.22	10%
Less: interest	0.64	3%	0.57	2%	+12%	0.62	4%	1.19	3%
Add: other income	0.43	2%	0.54	2%	-20%	0.43	2%	0.96	2%
EBT	**-1.33**	**-6%**	**-5.91**	**-25%**	**n.m.**	**-15.12**	**-88%**	**-21.03**	**-52%**
Tax (DTA created)	0.26	1%	1.01	4%	-74%	2.59	15%	3.61	9%
Net profit / (loss)	**-1.07**	**-5%**	**-4.90**	**-21%**	**n.m.**	**-12.52**	**-73%**	**-17.42**	**-43%**

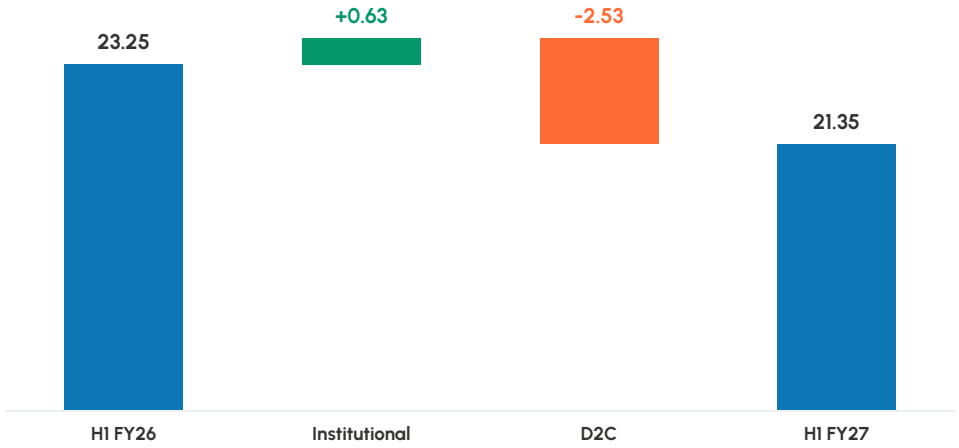
Source: NewJaisa P&L H1 FY27 (unaudited); FY26 audited. Prior-period COGS shown net of inventory write-off, which is shown separately as an extraordinary item.

Reading the P&L

1. **Sales –8%.** Explained on the next slide.
2. **COGS 65%.** Down from 67%: richer mix and better pricing.
3. **Employee –25%.** Leaner refurbishment and sales teams.
4. **Marketing –24%.** Spend focused on higher-value products.
5. **Other costs –64%.** Overheads cut across facilities and vendors.
6. **EBITDA +₹2.5 Cr.** First positive half-year EBITDA since FY25.
7. **Below EBITDA.** Depreciation ₹1.91 Cr and interest ₹0.64 Cr keep EBT negative.

Revenue drivers in H1 FY27

Revenue bridge by channel, H1 FY26 → H1 FY27 · ₹ Crore



Revenue by channel (₹ Cr)

Channel	H1 FY26	H1 FY27	Share FY27
Institutional (enterprise, education, channel)	9.10	9.73	46%
D2C (newjaisa.com)	14.15	11.62	54%
Total revenue	**23.25**	**21.35**	**100%**

What drove revenue this half

1. **Institutional sales grew.** Education labs and repeat enterprise accounts in retail, healthcare and fintech more than replaced last year's one-time bulk orders.

2. **D2C focused on margins.** We moved the website to higher-value, business-grade devices and stepped away from discount-led volume. Gross margin improved to 34%.

3. **RTO spike in August–September.** A rise in undelivered cash-on-delivery orders (RTO) in the last two months of the half reversed D2C sales. We fixed it in October: RTO is down to 4%.

4. **Tighter COD controls.** COD is now blocked for repeat-RTO customers and orders are confirmed before dispatch, cutting return logistics cost and protecting margin. Restricted COD controls helped to reduce down the RTO cases

Source: Company sales records by customer, scaled to reported revenue; D2C RTO per logistics records. Institutional includes enterprise, education and channel sales.

A lean balance sheet with low net debt

Statement of assets and liabilities · ₹ Crore

₹56.5 Cr
Shareholders' funds
at 30 Sep 2026

₹17.3 Cr
Cash & bank
at 30 Sep 2026

₹0.20 Cr
Net debt
borrowings ₹17.5 Cr less cash

₹25.1 Cr
Inventory
down from ₹41.3 Cr in Mar-25

Line item	30 Sep 2026	31 Mar 2026
Share capital	17.89	17.89
Reserves & surplus	38.63	39.72
Shareholders' funds	**56.51**	**57.60**
Long-term borrowings	0.92	0.53
Short-term borrowings	17.53	11.98
Trade payables	1.02	1.17
Other current liabilities	1.15	0.90
Property, plant & equipment	16.02	16.39
Intangibles & work in progress	2.85	–
Deferred tax asset	4.02	3.78
Inventories	25.09	26.67
Trade receivables	9.45	6.57
Cash & bank balances	17.33	15.65
Short-term loans & advances	1.93	2.73
Total assets	**77.26**	**72.36**

What the balance sheet shows

1. **Equity steady.** ₹56.5 Cr at 30 Sep 2026, down only ₹1.1 Cr in the half, in line with the H1 loss.
2. **Inventory cleaned up.** ₹25.1 Cr against ₹41.3 Cr in March 2025, held at the lower of cost and realisable value and verified every month.
3. **Low net debt.** Borrowings of ₹18.4 Cr are mostly working capital, almost fully matched by ₹17.3 Cr of cash and bank.
4. **Receivables follow institutional sales.** ₹9.4 Cr, about 2.7 months of sales, as enterprise and education billing grew.
5. **Investing in systems.** ₹2.85 Cr of new intangible assets and work in progress.

Source: Balance sheet as at 30 Sep 2026 (signed 14 Nov 2026, unaudited); 31 Mar 2026 audited (Indian GAAP, standalone). Selected line items; totals include items not shown.

₹11 Cr forward B2B pipeline across 32+ accounts

Open opportunities expected to close in FY27, by stage · ₹ Crore

₹11.02 Cr
Forward pipeline
32 enterprise accounts

₹1.41 Cr
Orders under execution
5 confirmed orders

17
Qualified, not yet valued
requirement-scoping stage

600+
B2B leads in H1 FY27
web, inbound, events, referrals

#	Stage	Deals	₹ Cr	Share	Comment
1	Orders under execution	5	1.41	13%	Confirmed; dispatch under way
2	Proposal & negotiation	21	3.61	33%	Commercials shared; largest single deal ₹1.1 Cr (BFSI)
3	Qualified & decision-maker	6	6.01	55%	Two large refresh programmes of ₹3.4 Cr and ₹2.0 Cr
	Total forward pipeline	**32**	**11.02**	**100%**	

Pipeline by stage (₹ Cr)



Where the pipeline comes from

- **BFSI and fintech.** Laptop refresh for branch and field staff, our largest proposal-stage deal.
- **BPO and IT services.** Desktop refresh and Refurbishment-as-a-Service for large seat counts.
- **Retail and healthcare.** Store and lab rollouts, now repeat buyers from H1 FY27.
- **Distribution.** Supply through a national IT distributor and its channel partners.
- **Not yet counted.** 17 qualified accounts, including multinationals in IT services, healthcare and engineering, plus ITAD.

Source: Zoho CRM, Deals module, as at 12 Nov 2026. Open deals with expected closing on or after that date and orders under execution. Excludes about 20 deals past their closing date and 17 accounts not yet valued.

D2C: building a higher-value, profitable channel

How newjaisa.com is moving from volume to value

~₹20,000	4%	₹35k–60k	3 lakh+
Average order value	**RTO rate**	**Focus price band**	**Customers served**
H1 FY27, business-grade mix	October 2026, after COD controls	business-grade laptops	base for repeat and referral

PHASE 1 · H1 FY27 — Reset for value

Done

- Moved catalogue and creatives to ₹35k–60k devices
- Stepped away from discount-led volume
- COD blocked for repeat-RTO customers
- RTO brought down to 4% by October

PHASE 2 · H2 FY27 — Convert and scale

In progress

- Inside sales team guides high-value buyers
- WhatsApp support bot and login offers
- No-cost and low-cost EMI options
- Paid marketing focused on premium SKUs

PHASE 3 · FY28 — Repeat and retain

Next

- Refer & Earn across the 3 lakh+ customer base
- Buyback and upgrade offers for past buyers
- Extended warranty and AMC add-ons
- Higher share of repeat orders

The goal: fewer, better orders. Higher order value, lower returns and repeat customers make each D2C sale more profitable, and give a stable base to grow volume from in FY28.

Source: Shopify analytics (average order value, H1 FY27); RTO per logistics records; customer base per company records. H2 FY27 and FY28 items are management plans, not forecasts.

Education: our fastest-growing segment

Colleges, universities and schools · revenue ₹ Crore

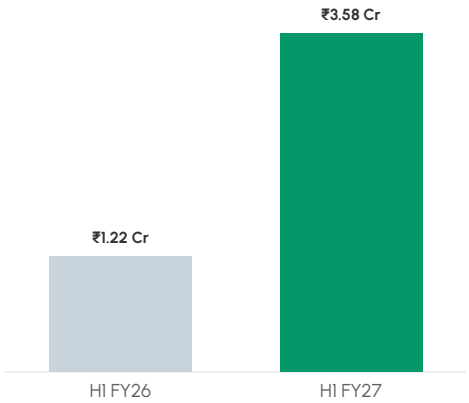
₹3.58 Cr
Education revenue, H1 FY27
vs ₹1.22 Cr H1 FY26 (~3x)

17%
Share of revenue
up from 5% in H1 FY26

11+
Institutions billed
colleges, universities, schools

20+ labs
Largest proposal
multi-campus engineering university

Education revenue (₹ Cr)



What we sell to campuses

- **Computer labs.** Full desktop and laptop labs for engineering, management and science colleges.
- **AI/ML-ready labs.** Upgraded labs for AI and data-science courses at a fraction of new-device cost.
- **Schools.** Labs and staff devices for K-12 schools.
- **CSR-funded labs.** Labs funded by corporate CSR programmes, including a distribution partner's foundation.

Why it scales

1. **Repeatable model.** A university lab deployment is now the template for new proposals.
2. **Large deals.** A 20+ lab upgrade and AI/ML proposal for a multi-campus university is in progress.
3. **Low cost to serve.** Bulk orders, planned delivery and AMC-led recurring revenue.
4. **Sustainability.** Certified refurbished devices support campus e-waste and ESG goals.

Source: ERPNext sales invoices to education institutions and education CSR programmes, H1 FY26 and H1 FY27, scaled to reported revenue. Proposal pipeline per sales team.

H2 FY27 priorities we will report against

Measurable goals for the half-year ending 31 March 2027

01

Stay EBITDA-positive

Hold costs at H1 FY27 levels and protect gross margin at 34% or better.

02

Keep D2C RTO below 5%

Continue COD controls and order confirmation on every high-value order.

03

Convert the B2B pipeline

Deliver the ₹1.41 Cr of orders under execution and move proposal-stage deals of ₹3.61 Cr to orders.

04

Scale education

Close the large university lab programme and add new institutions every quarter.

05

Grow D2C order value

Push business-grade devices, EMI and repeat purchases through the inside sales team.

06

Report transparently

Publish progress against each of these goals at the next earnings call.

These are management goals, not forecasts or guidance, and are subject to the risks set out in the disclaimer. Progress will be reported at the H2 FY27 earnings call.

NewJaisa

WITH GRATITUDE

Thank you

Thank you for being part of the NewJaisa journey. Your trust as shareholders and partners helps us give every device a second life and make quality technology affordable for every Indian. We look forward to sharing our progress with you in the half-years ahead.

3 lakh+
customers served

300+
business clients

R2v3 · CPCB · ISO
certified refurbishment