BANKA BIOLOO LIMITED
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+91 8688825013 • info@bankabio.com • www.bankabio.com • CIN: L90001TG2012PLC082811
An ISO 9001-2015-14001-2015-45001-2018 Company

BBL/ SECT/41/2026-27

Date: 12 November 2026

To,
The Listing Department,
National Stock Exchange of India Ltd.,
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra (E),
Mumbai- 400 051

NSE Symbol: BANKA

Sub: Investor Presentation on the financial results for the quarter and half year ended 30 September 2026

Dear Sir/Madam,

Pursuant to the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the investor presentation on the financial results for the quarter and half year ended 30 September 2026.

We request you to kindly take note of the same in your record.

Thank you,

For Banka BioLoo Limited

Vishal Murarka
Digitally signed by Vishal Murarka
Date: 2026.11.12 15:07:21 +05'30'

Vishal Murarka
CEO & Executive Director
Encl: As above

BANKA BIO

Investor Presentation

Quarter 2 & Half Year, FY 2026–27 | Consistency that compounds

Safe Harbour: This presentation contains forward-looking statements subject to risks and uncertainties; actual results may differ materially. It does not constitute an offer or invitation to purchase securities.

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Safe Harbour

Disclaimer — forward-looking statements and permitted use of this presentation

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Q2 FY26-27 at a Glance

Half-year to 30 September 2026 — the platform is built; FY27 is about converting it into recurring revenue, cash and sustainable profit

₹1,656 L

Q2 standalone total income · +24.5% YoY

₹157 L

Q2 standalone EBITDA · 9.5% margin

₹41.6 L

Q2 standalone PAT · H1 PAT ₹78.7 L (vs loss of ₹96.8 L)

₹83.4 Cr

Unexecuted order book at 30 Sep 2026

₹16 Cr

Q2 order booking · H1 ₹20.2 Cr (Q1 ₹4.2 Cr + Q2 ₹16 Cr)

5 STPs

completed in Q2, plus multiple smaller projects

Q2 takeaway. Standalone BBL: total income up 24.5% YoY to ₹1,656 L, with EBITDA of ₹157 L and PAT of ₹41.6 L — H1 PAT of ₹78.7 L against a loss of ₹96.8 L a year ago. Focus now: Commission → Bill → Collect → Sustainable PBT. Consolidated view (incl. Megaliter) on slide 9.

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Impact at a Glance

Scale and reach across sanitation, water treatment and railway operations

25,000+

Bio-toilet units deployed

25,000+

Railways systems serviced daily

>12 MLD

Faecal sludge treated

>4 BLD

Used water treated

650+

Employees on roll

7 zones · 26 states

Pan-India presence

Our impact. We address socio-economic inequalities and improve quality of life for marginalised communities through safe sanitation, water reuse and dignified livelihoods.

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Partial Client List

Trusted by railways, government bodies, Grade-A developers and industrial clients across India



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Business Overview

Banka BioLoo is a pure-play water, sanitation and hygiene (WaSH) company — one platform serving Railway and Non-Rail clients.

Banka BioLoo — Water, Sanitation & Hygiene (WaSH)

Rail services

- AMOC — bio-toilet operations & maintenance
- POH — periodic overhauling & bogie upgradation
- QWS — quick watering systems
- Coach upgradation & passenger amenity works

Multiple Railway zones | 25,000+ systems serviced daily

Non-Rail services

- EPC in urban water & wastewater
- O&M / BOOT for recycle & reuse projects
- Bio-digesters (DRDO partnership)
- Faecal Septage Treatment Plants (FSTP)

40+ projects under operation | >12 MLD fecal sludge treated | >4+ Billion sewage treated annually (under BOOT projects)

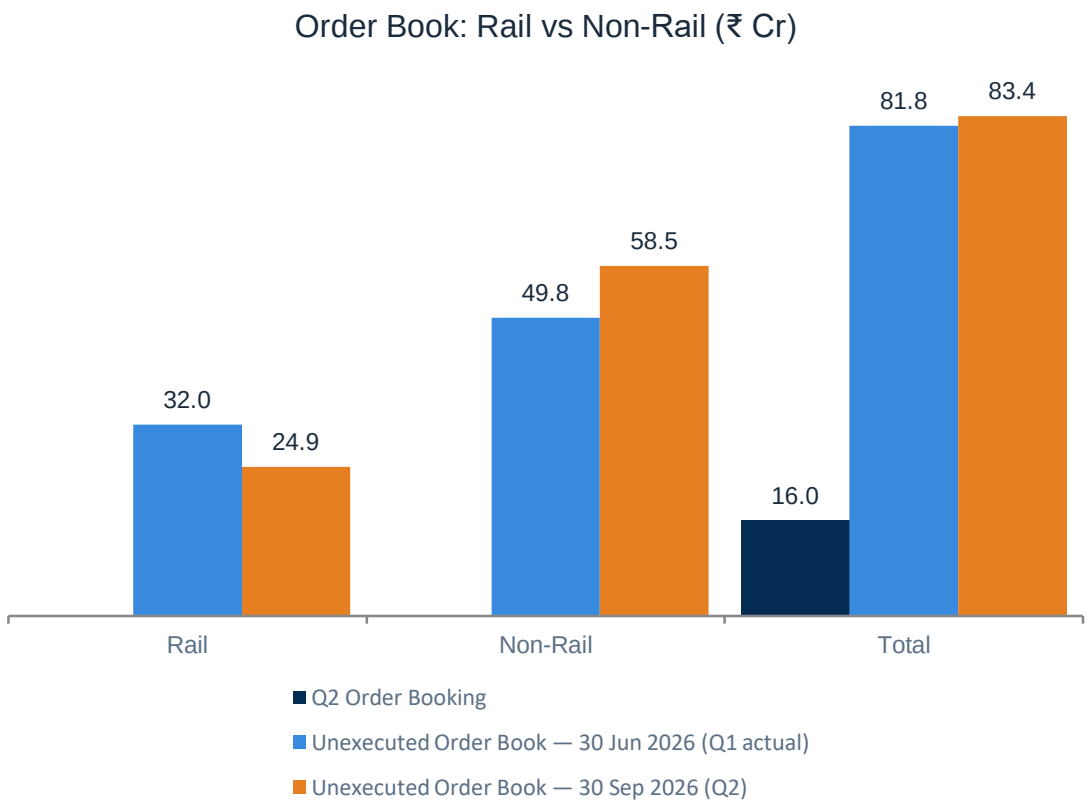
Delivered through: EPC | O&M | BOOT | HAM

Key Audiences: Grade-A Developers & Corporates | Residential and Retail | Government and Railways

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Order Book & Outlook

Order booking and unexecuted order book, Rail vs Non-Rail — Q2 FY26-27 (₹ Cr), with Q1 actuals for comparison



Notable Wins — H1 FY26-27

- Auro Infra — Hyderabad
- Expanded into Bangalore and Mumbai: Brigade, Reliance, RMZ
- Bio-toilet projects from construction clients and developers in Hyderabad
- Q2 wins: KRT; a datacenter sanitation-infra order (opens a new line of business); multiple O&M orders

Execution Outlook

- **Revenue (standalone):** Q2 total income of ₹1,656 L (+24.5% YoY) takes H1 to ₹3,296 L (+22.5%), after ₹1,640 L in Q1.
- **Order book:** ₹107 Cr at 31 Mar 2026, ~₹70 Cr identified for the next 12 months (an execution estimate, not guaranteed revenue). Q1 booking ₹4.2 Cr; unexecuted ₹81.8 Cr at 30 Jun 2026. Q2 booking ₹16 Cr; unexecuted ₹83.4 Cr at 30 Sep 2026 (Rail ₹24.9 Cr, Non-Rail ₹58.5 Cr).
- **In progress:** Commercial assets in Hyderabad (execution) and Mumbai & Bengaluru (commissioning); QWS Kerala (commissioning).

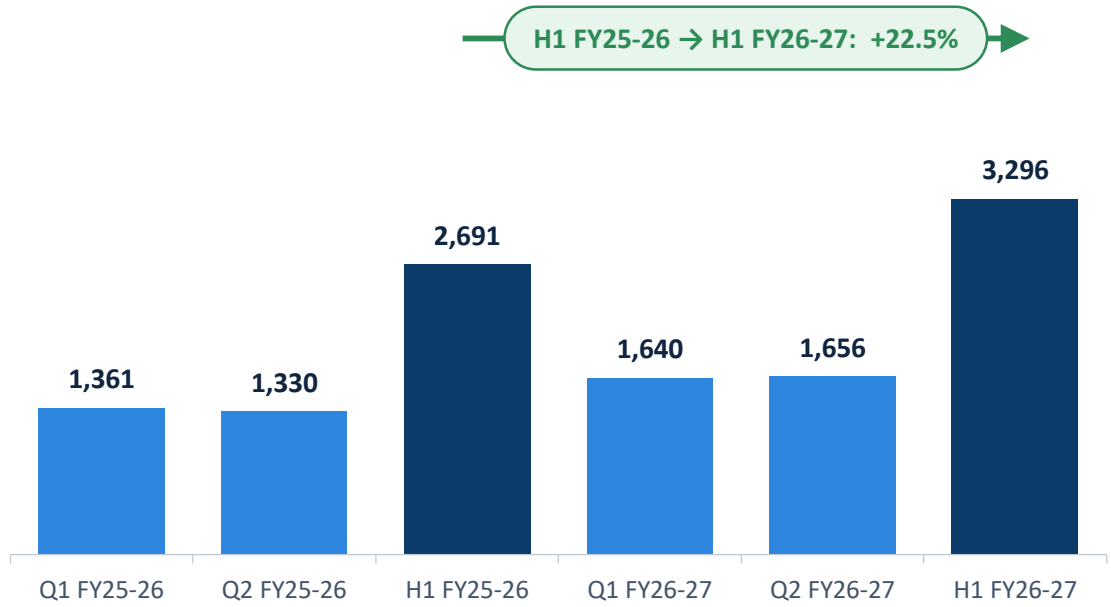
Lower government dependence: *order mix is moving from long-cash-cycle government / Rail orders to Category A+ private clients (Brigade, Reliance, RMZ, Auro Infra) — better cash-flow management and faster turnaround. Rail was ~39% of the unexecuted book at 30 Jun 2026 (₹32 Cr of ₹81.8 Cr) and is ~30% at 30 Sep 2026 (₹24.9 Cr of ₹83.4 Cr); Q2: 100% of Q2 booking (₹16 Cr) came from private clients.*

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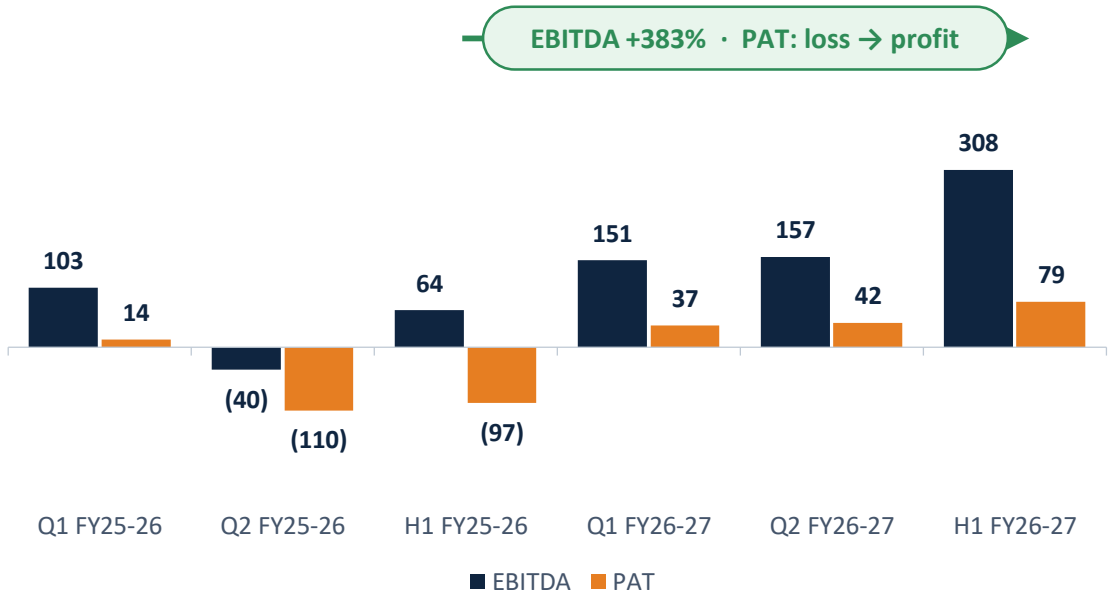
Financial Performance

Quarter 2 & H1, FY 2026–27 — Standalone BBL (excludes Megaliter), ₹ Lakhs unless noted; H1 = Apr–Sep

Total income — standalone (₹ Lakhs)



EBITDA & PAT — standalone (₹ Lakhs)



TOTAL INCOME · Q2 STANDALONE

1,656 ₹ L

24.5%+ YoY vs 1,330 L | H1: 3,296 L

EBITDA · Q2 STANDALONE

157 ₹ L

9.5% margin vs (39.5) L | H1: 308 L

PAT · Q2 STANDALONE

41.6 ₹ L

Turnaround vs (110.4) L | H1: 78.7 L

Why the improvement: *the shift from long-cash-cycle government orders to Category A+ private clients is delivering better cash-flow management and a faster turnaround — H1 PAT ₹78.7 L vs a loss of ₹96.8 L; H1 operating cash flow ₹188 L (vs ₹106 L). Consolidated H1 PAT ₹9.2 L vs a loss of ₹108.6 L.*

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Consolidated View: Building the Annuity Platform

Consolidated (BBL + Megaliter Varunaa), ₹ Lakhs — Q2 & H1 FY 2026–27. The rest of this deck shows standalone BBL.

TOTAL INCOME · Q2
₹1,187 L
−9.2% YoY | H1 ₹2,252 L

EBITDA · Q2
₹238 L
20.1% margin | H1 ₹431 L

PAT · Q2
₹13.1 L
vs loss of ₹108.9 L | H1 ₹9.2 L

NET DEBT / EQUITY
0.82x
0.74x at 31 Mar 2026

Q2 FY26-27 (₹ L)	BBL standalone	+ Megaliter	Intercompany & adj.	= Consolidated
Total income	1,656	+213	(683)	**1,187**
EBITDA	157	+117	(35)	**238**
EBITDA margin	9.5%	~55%	—	**20.1%**
PAT	41.6	(0.6)	(27.9)	**13.1**

What is happening

- Megaliter adds recurring, high-margin revenue (~55% EBITDA margin).
- Intercompany EPC work cancels on consolidation (≈₹683 L in Q2 vs ≈₹123 L a year ago).
- Long-term annuity model: Megaliter owns the plants it builds and earns contracted, recurring revenue for years. The ₹220 L finance cost and depreciation is the cost of building that base.

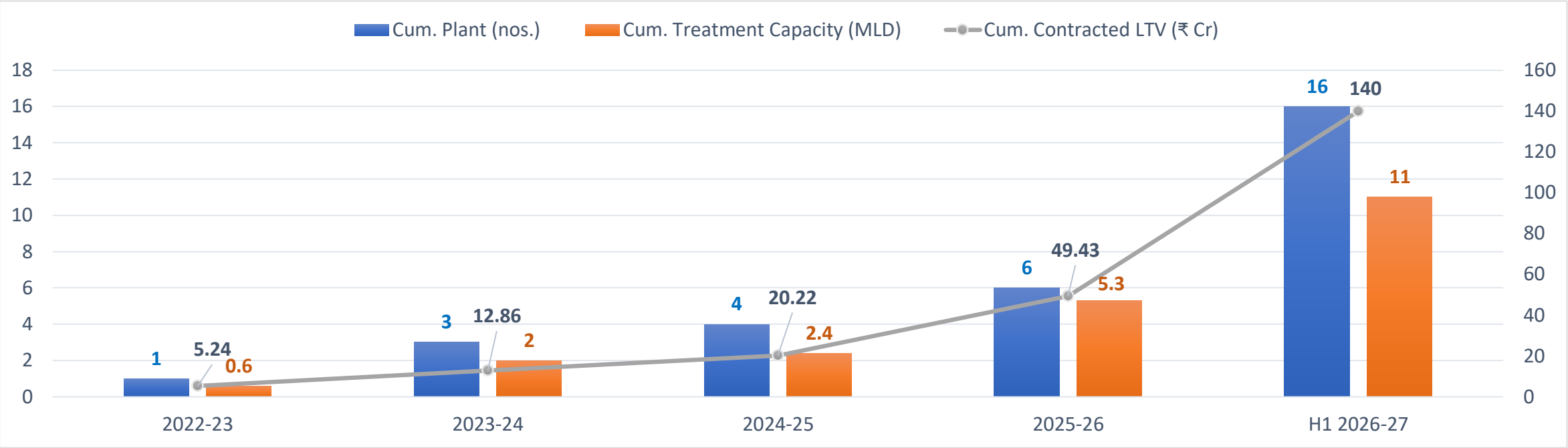
Net: revenue is shifting from one-off EPC to recurring annuity. *Consolidated EBITDA margin is ~20% (vs ~0.5% a year ago) and H1 PAT is ₹9.2 L (vs a loss of ₹108.6 L). Megaliter's ₹1,243 L H1 capex was funded by ₹500 L of outside equity and ₹411 L of net borrowings.*

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Megaliter Varunaa: Scaling a Long-Term Water Infrastructure Portfolio

Portfolio has compounded rapidly across projects, treatment capacity and long-term contracted value

Megaliter Growth — Cumulative Plants, Treatment Capacity & Contracted LTV (2022–2026)



PROJECTS CONTRACTED

16 contracted

13 commissioned until Q2 · 3 work in progress (WIP)

CONTRACTED TREATMENT CAPACITY

11 MLD*

CONTRACTED LTV

₹140+ Cr

From one 600 KLD plant in mid-2022 to 16 contracted projects and ₹140+ Cr contracted LTV — ~80% yet to be recognised

**MLD = million litres per day (contracted treatment capacity).*

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FY27 Scorecard: Commission. Collect. Deliver Sustainable PBT

Five execution priorities — each tracked quarterly. Q2 / H1 FY26-27 status to be updated with actuals.

Commission

Q2: 5 STPs and multiple smaller projects completed · 4 commissioned, 4 under commissioning (EPC + Megaliter)

Collect

Receivables ₹2,600 L (Mar-26: ₹2,567 L) · H1 operating cash flow ₹188 L (standalone)

Profit

H1 PBT ₹91.6 L vs loss of ₹149.4 L · EBITDA ex. other income ₹300 L (standalone)

Fund prudently

Net debt / equity 0.82x (0.74x at Mar-26) · H1 Megaliter capex ₹1,243 L (consolidated)

Digitise

Performance monitoring across assets · 10+ assets online and monitored; all 25+ STP sites online in Q3

15+ Bn litres

2030 operating ambition: annual water recycling

2030 ambition ≠ FY27 guidance. The FY27 scorecard converts the platform into recurring earnings and cash: Commission → Bill → Collect → Sustainable PBT.

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Thank You

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