

Crizac Limited

(Formerly known as Crizac Private Limited
and GA Solutions Private Limited)

CIN : L80903WB2011PLC156614

WING A, 3rd FLOOR, Constantia Building,
11 Dr. U.N. Brahmachari Street,
Shakespeare Sarani, Kolkata- 700017
West Bengal, India



Date: 16th October, 2025

To National Stock Exchange of India Ltd Exchange Plaza, 5th Floor, C-1, Block G, Bandra Kurla Complex, Bandra (E), Mumbai 400051 Symbol: CRIZAC	To BSE Limited 1 st Floor, Phiroze Jeejeebhoy Towers Dalal Street Mumbai - 400001 Scrip Code: 544439
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Sub: Copy of Investor Presentation under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) regulations, 2015

Dear Sir/ Madam,

Pursuant to Regulation 30 read with Part A of Schedule III of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith copy of "Investors Presentation" in connection with the Unaudited Financial results of the Company for the quarter and half year ended on September 30, 2025.

The aforesaid information is being uploaded on the Company's website

This is for your information and record.

Thanking you,

For Crizac Limited

Kashish Arora
Company Secretary and Compliance Officer
Membership no: A38644

Enclosed: As above



CRIZAC LIMITED ("Crizac")

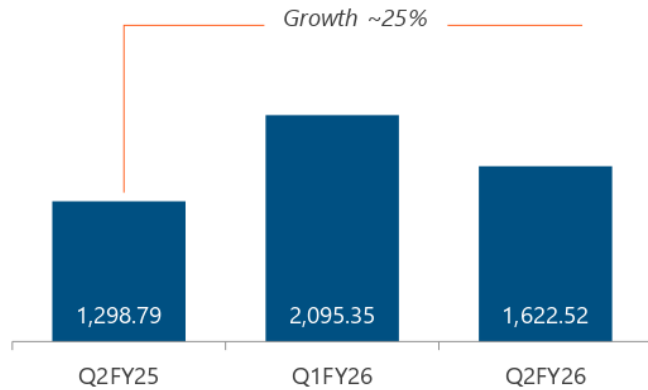
B2B education platform offering international student recruitment solutions to global institutions of higher education

Update on earnings for Q2 FY26

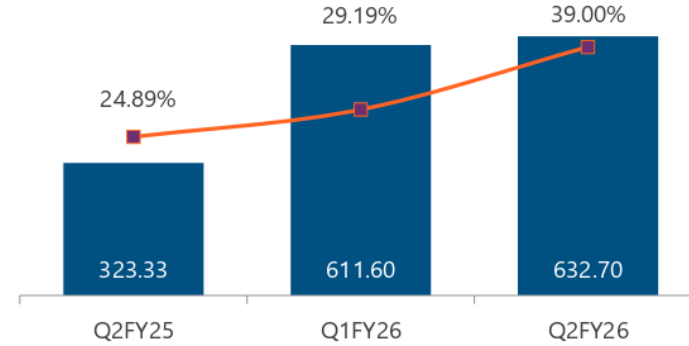
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Financial performance – Quarterly

Revenue from Operations (INR Million)

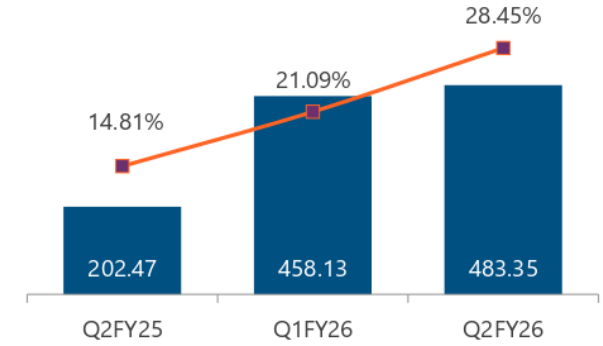


Operating EBITDA¹ (INR Million & % Margin)



1. Operating EBITDA does not include Other Income or Exceptional Items; EBITDA includes loss from forward contracts of INR 439.54 Lakhs, Nil, and INR 24.72 Lakhs for the quarter ended June 30, 2025, quarter ended March 31, 2025 and quarter ended June 30, 2024, respectively

PAT (INR Million & % Margin)



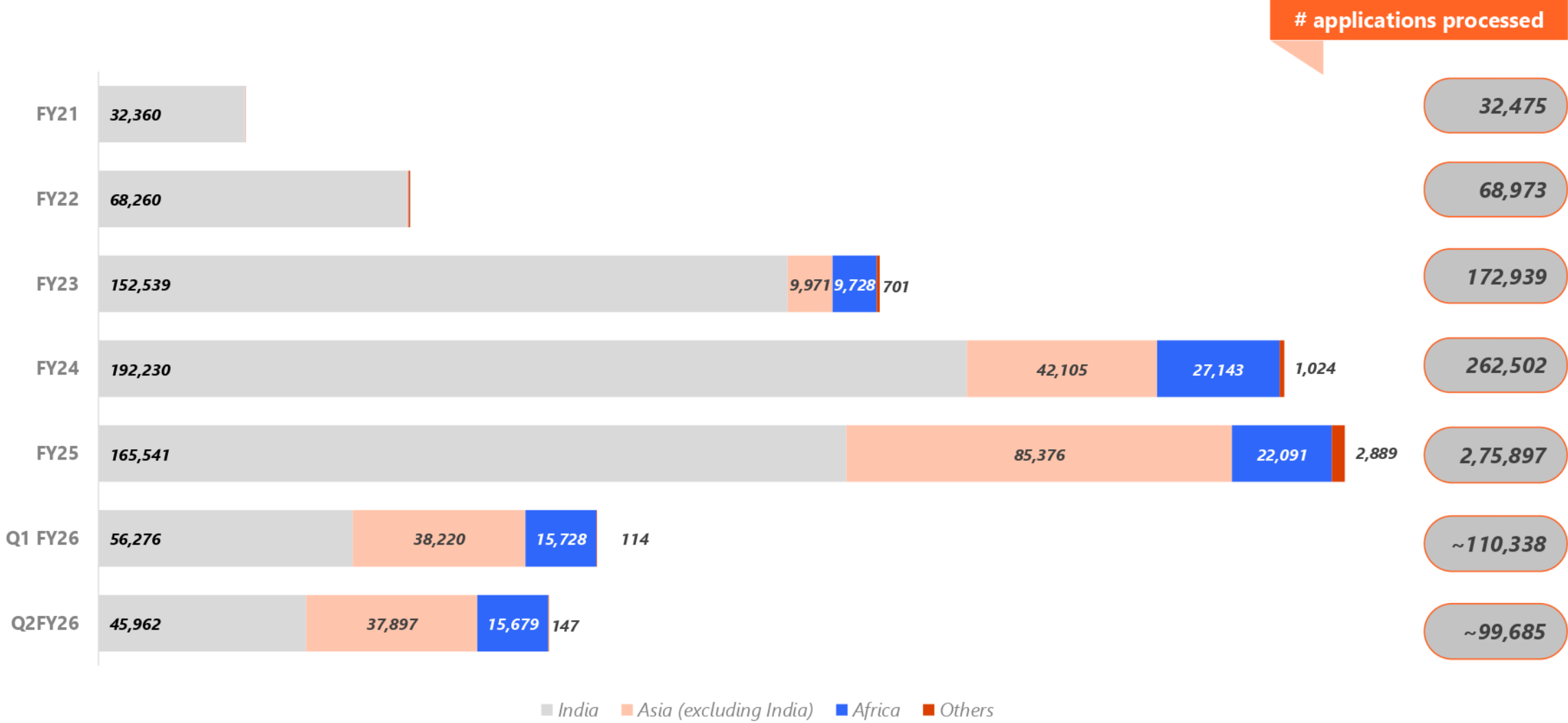
PAT includes impact of loss from forward contracts of INR 439.54 Lakhs, Nil, and INR 24.72 Lakhs for the quarter ended June 30, 2025, quarter ended March 31, 2025 and quarter ended June 30, 2024, respectively

Business developments during the quarter

- Processed ~100,000 applications vis-à-vis ~276,000 applications for the full year FY25 and ~68,000 applications in Q2FY25;
- Onboarded ~2,000 new agents on our platform
- Higher margins driven by university mix with certain universities where we have higher margin representing higher % of revenues during Q1 and Q2
- The Company has launched Accommodations Facility as a distributor
- Actively exploring entering into new service verticals, specifically loan services, forex services

applications processed by geography

applications processed by geography



■ India ■ Asia (excluding India) ■ Africa ■ Others

1. Excluding the one-time break-fee of INR 739.26 Mn pursuant to the Termination Agreement with Crizac Informatics Limited in FY24.
 2. FY24 PAT includes the impact of one-time break-fee of INR 739.26 Mn pursuant to the Termination Agreement with Crizac Informatics Limited

Key financial parameters

Particulars	Unit	Q2 FY26	Q1 FY26	Q2FY25	FY25
Financial KPIs					
Revenue from operations ⁽¹⁾ (₹ million)	₹ million	1,622.52	2,095.35	1,298.80	8,494.91
Growth in Revenue from operations during the period ⁽²⁾	%	24.92	29.86	NA	33.81
Cost of Services ⁽³⁾ (₹ million)	₹ million	912.77	1,343.81	755.30	5,992.38
Cost of Services as % of Revenues from Operations ⁽⁴⁾ (%)	%	56.26	64.13	58.14	70.54
EBITDA ⁽⁵⁾ (₹ million)	₹ million	632.70	604.78	323.33	2,128.22
EBITDA Margin ⁽⁶⁾ (%)	%	39.00	28.86	24.89	25.05
Profit after tax (PAT) ⁽⁷⁾ (₹ million)	₹ million	483.35	458.13	202.47	1,529.33
PAT Margin ⁽⁸⁾ (%)	%	28.45	21.03	14.81	17.28
ROE ⁽⁹⁾ (%)	%	8.06	NA	5.06	30.24
Net Working Capital as # days of Revenues from Operations ⁽¹⁰⁾ (in days)	No. of days	41.34	NA	31.21	(1.80)
Operational KPIs					
No. of Student Applications Processed ⁽¹¹⁾	Number	99,685	1,10,338	67,701	2,75,897
No. of Active Agents ⁽¹²⁾	Number	NA	NA	NA	3,948
No. of Global Institutions of Higher Education catered to in the period ⁽¹³⁾	Number	82	100	70	173

Notes:

- (1) Revenue from Operations means the revenue from operations for the year.
- (2) Growth in revenue from operations during the period indicate the % change in revenues from operations between the respective years/ periods.
- (3) Cost of Services is the direct cost associated with providing services.
- (4) Cost of Services as % of Revenues from Operations is calculated as cost of services during the period/ year divided by Revenues from Operations during the period/ year.
- (5) EBITDA is calculated as profit for the year minus other income plus finance costs, depreciation and amortisation and total income tax expenses.
- (6) EBITDA Margin is calculated as EBITDA divided by Revenue from operations.
- (7) Profit after tax (PAT) is the net profit for the year.
- (8) PAT Margin is calculated as profit for the year divided by Total Income.
- (9) Return on Equity is calculated as profit for the year divided by total Equity.
- (10) Net Working Capital as # days of Revenues from Operations is calculated as Trade Receivables minus Trade Payables divided by Revenue from Operations into number of days during the period.
- (11) Number of Student Applications Processed is the total number of student applications that the company processed for admission to Global Institutions of Higher Educations in the mentioned fiscal/period.
- (12) Number of active Agents is the agents from whom the company received applications during the mentioned fiscal/period.
- (13) No. of Global Institutions of Higher Education catered to in the period is the number. of Global Institutions of Higher Education from whom the company has received revenue in the fiscal/period.

Statement of Profit and Loss (Quarterly)

Particulars (₹ mn)	Q2FY26	Q1FY26	Q2FY25	Y-o-Y %	Rationale for change
Income					
Revenue from operations	1,622.52	2,095.35	1298.80	24.92%	Growth in enrolments
Other income	76.37	76.70	68.17	12.03%	Increase in Interest Income from FDs
Total income (I)	1,698.89	2,172.05	1366.97	24.28%	
Expenses					
Cost of Services	912.77	1,343.81	755.30	20.85%	Increase in-line with growth in Revenues from Operations
Employee Benefits Expense	72.93	54.94	51.90	40.52%	Increase in-line with growth in scale of operations and normal wage increase
Finance Costs	0.05	0.03	0.03	66.66%	Not meaningful
Depreciation and Amortisation Expense	60.82	66.90	114.30	(46.78%)	Decrease in WDV of Assets
Other Expenses	47.23	47.41	60.23	(21.58%)	Due to decrease in Expenses
Total expenses (II)	605.09	1513.09	981.76	(38.36%)	
Profit before tax before exceptional items (III) = (I - II)	1,093.80	658.96	385.21	183.95%	
Exceptional Items (IV)	-	-	-	NA	Not meaningful
Total tax expense (V)	164.81	163.25	74.70	120.63%	Increase in-line with growth in Revenues from Operations
Profit for the period (VI) = (III – IV-V)	928.99	495.71	310.51	199.18%	

Summary – proforma consolidated P&L for past Fiscal year and current and previous quarter

Particulars (₹ mn)	Q2 FY26	Q1 FY26	Q2FY25	FY25
Income				
Revenue from Operations	1,622.52	2,095.35	1,298.80	8,494.91
Other Income	76.37	76.70	38.17	352.85
Total Income	1,698.89	2,172.05	1336.97	8,847.76
Expenses				
Cost of Services	912.77	1,343.81	755.30	5,992.38
Employee Benefits Expense	72.93	54.94	51.87	191.62
Finance Costs	0.05	0.03	0.03	0.11
Depreciation and Amortisation Expense	60.82	66.90	114.30	456.55
Other Expenses	47.23	47.41	60.24	182.7
Total Expenses	605.09	1,513.09	981.74	6,823.36
Profit / (Loss) before Tax	1,093.80	658.96	355.23	2,024.40
Tax Expense:				
Current Tax	158.74	164.42	75.38	705.97
Income Tax related to earlier years	-	0.01	-	(0.69)
Deferred Tax	60.69	(1.18)	(0.68)	(210.21)
Total Tax Expenses	219.43	163.25	74.70	495.07
Profit/(Loss) after Tax	874.37	495.71	280.53	1,529.33

Summary – proforma consolidated balance sheet for past 2 fiscals

Particulars (₹ mn)	FY25	FY24
Assets		
Non-current assets		
Property, Plant and Equipment	109.03	116.30
Intangible Asset	554.35	932.30
Right of Use Asset	122.68	135.49
Investment Property	82.34	90.98
Goodwill	78.06	27.08
Financial Assets		
i. Investments in Subsidiary	-	-
ii. Investments	383.57	281.13
iii. Other Financial Assets	1,478.64	200.56
Other Non-Current Assets	1.40	12.64
Total Non-Current Assets	2,810.07	1,796.48
Current assets		
Financial Assets		
i. Investments	-	1,150.95
ii. Trade Receivables	2,564.04	1,678.71
iii. Cash and Cash Equivalents	888.27	502.20
iv. Other Bank Balances	2,217.85	728.12
v. Other Financial Assets	153.26	41.03
Current Tax Assets(Net)	24.79	-
Other Current Assets	137.93	36.54
Total Current Assets	5,986.14	4,132.60
Total Assets	8,796.21	5,929.08

Particulars (₹ mn)	FY25	FY24
Equity and liabilities		
Equity		
Equity Share Capital	349.97	349.97
Other Equity	4,702.50	3,060.28
Total Equity	5,052.47	3,410.25
Liabilities		
Non-current liabilities		
Financial Liabilities		
i. Lease Liabilities	0.83	0.83
Provisions	2.91	0.97
Deferred Tax Liabilities (Net)	61.90	279.69
Other Non Current Liabilities	0.87	0.94
Total Non-Current Liabilities	66.51	282.43
Current liabilities		
Financial liabilities		
i. Lease Liabilities	0.00	0.00
ii. Trade Payables	2,605.95	1,301.21
iii. Other Financial Liabilities	590.75	14.29
Other Current Liabilities	476.38	149.66
Provisions	0.30	752.57
Current Tax Liabilities (Net)	3.85	18.67
Total Current Liabilities	3,677.23	2,236.40
Total Liabilities	3,743.74	2,518.83
Total Equity and Liabilities	8,796.21	5,929.08

Summary – proforma consolidated cash flow statement for past 2 fiscals

Particulars (in INR Mn)	FY25	FY24
A. Cash Flow from Operating Activities		
<i>Profit/(Loss) before tax</i>	2,024.40	1,877.72
<i>Operating profit before working capital changes</i>	2,194.84	744.52
<i>Cash Generated from operations (after working capital changes)</i>	2,617.62	1,044.45
<i>Income tax paid (net of refund)</i>	(744.87)	(471.82)
Net cash flow from / (used in) operating activities	1,872.74	572.63
B. Net cash used in investing activities	(1,486.56)	(660.15)
C. Net cash used in financing activities	(0.11)	(0.11)
<i>Net (decrease)/increase in Cash and Cash Equivalents (A+B+C)</i>	386.07	(87.64)
<i>Cash and Cash Equivalents at the beginning of the year</i>	502.20	589.84
<i>Cash and Cash Equivalents at the end of the year</i>	888.27	502.20

Crizac – An Introduction



Crizac | B2B education platform¹...

Overview

- **Founded in 2011** and **headquartered in India**, **Crizac** is a B2B education platform for agents and global institutions of higher education offering international student recruitment solutions to global institutions of higher education in United Kingdom, Canada, Republic of Ireland, Australia and New Zealand (**ANZ**)
- Crizac is based in India with **co-primary operations in London, United Kingdom**
- Agents **source student applications for Crizac which Crizac verifies and vets** for admission to global institutions of higher education by leveraging its **proprietary technology platform**
- The Company **acts as a bridge between** the students, agents and the global institutions of higher education
- Primary source of revenue is **the income received** from the **educational consultancy services** provided to the global institutions of higher education
- **Crizac sources student applications** from over **80+ countries⁵** through **around 13,500+ agents** globally who are registered on the **proprietary technology platform**

In Numbers

250+

Global institutions of higher education⁵

13,500+

Agents registered on platform
(As of September 30, 2025)

9.20 Lakh+

Student applications⁵

80+

Countries from which applications are sourced⁵

366/14

Employees/ Consultants
(As on September 30, 2025)

Key Financial Metrics – Proforma Consolidated Financials

Revenue from Operations:	EBITDA Margin ² :	PAT Margin ³ :	ROE:	Revenue CAGR ⁴ :
FY 25 INR 8,494.91 Mn	25.38%	17.50%	30.79%	100.18%

Crizac is also Debt Free and has Strong Operating Cash Flows

Key Geographies

Global Institutions
Of Higher Education



UK



Ireland



Canada



USA

Student
Applications



India



Nigeria



China



Kenya

... which provides student recruitment solutions across the higher education system

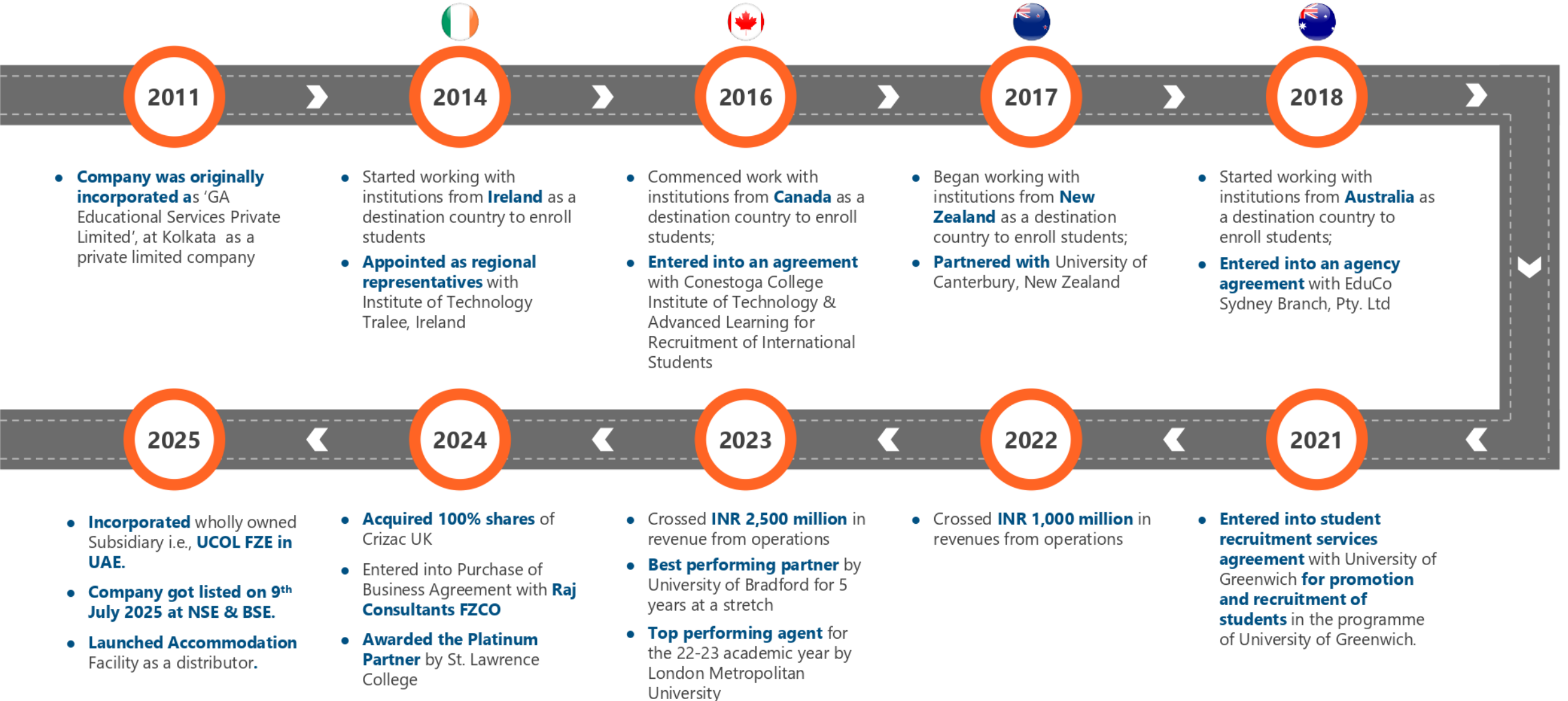


- Single-point-of-contact for global institutions of higher education which facilitates **seamless management of the admission process**
- Crizac helps global institutions of higher education to **manage diverse and dispersed set of agents**
- Crizac team **verifies and vets** the applications uploaded by the agents. This ensures that the global institution of higher education **has to only evaluate applications that meet certain prescribed criteria**
- Crizac also **facilitates bespoke marketing campaigns to raise awareness** about the global institutions of higher education.

- Crizac's **years of experience of dealing with students enables Crizac to better gauge students suitability for specific institutions**
- Crizac team **guides the agents through the complex and varied admission processes** of different global institutions of higher education, and cultural nuances, all of which are geared to **ensuring a smooth and 'hassle-free' admission process for students**
- The Company proposes to engage in other aspects which form a part of the **international study eco-system** such as (i) student loans and foreign exchange facility¹ (ii) Visa application assistance, and (iii) accommodation²

- **Depth and breadth of global institutions of higher education network**
- Crizac's **proprietary technology platform enables agents to better understand the admission criteria and the complex process** of admissions across various global institutions of higher education
- Crizac's proprietary technology platform facilitates **streamlined communication between agents and global institutions of higher education**, and provides a comprehensive 'one-stop' window for a seamless experience, which **enhances efficiency and accessibility**

Key milestones for the company

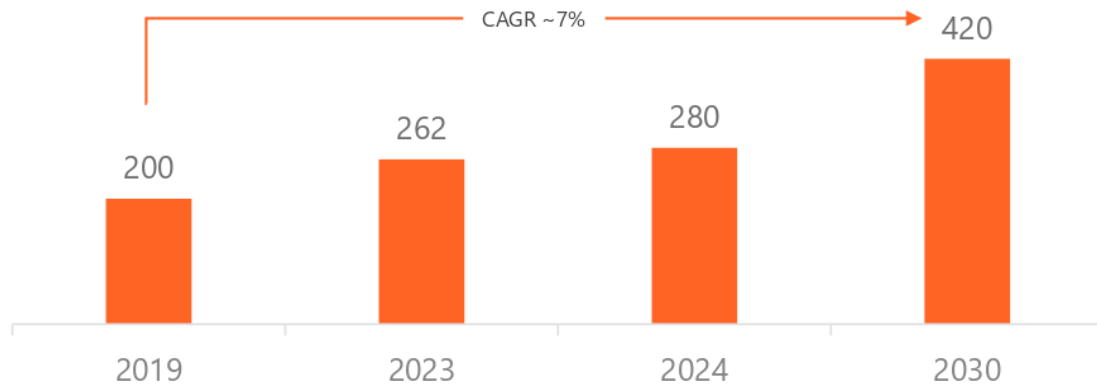


International education is a large market; top 4 destinations accounting for ~50% of market size

India and China are the major source countries with the US and UK being the major destinations

International Education Market (2023)

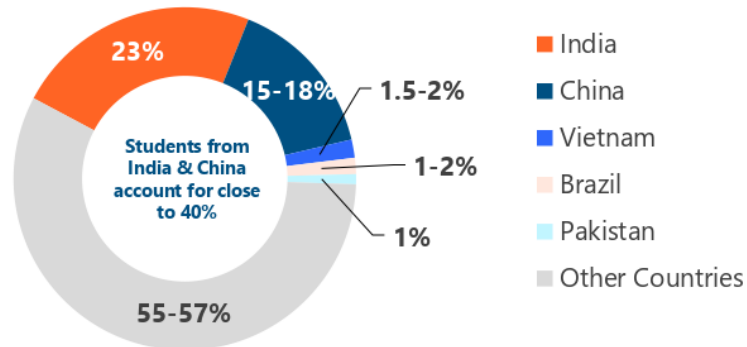
Spend on Foreign/Overseas Education Globally by Internationally mobile students (USD Bn)



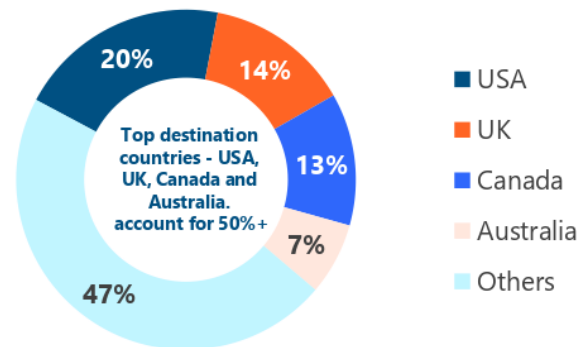
- 57% of the globally international mobile students were hosted in the countries of United States, United Kingdom, Canada, France, Australia/Germany in 2024.
- ~30% of the global international students came from the countries of China, India, Vietnam, Germany and France;
- While the top 5 destinations accounted for 50% of the total international students in 2023, new destinations are emerging as destination of choice for students pursuing higher education abroad. Philippines, as a host destination has witnessed a growth of 226% in the 2020-2023 period.

Total Foreign / Overseas Higher Education Expenditure, 2023 (Total USD 262 Bn)

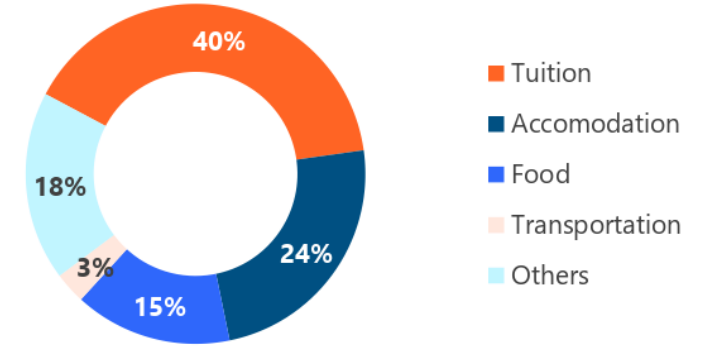
By source Country of Students¹



By host countries¹



By nature of expenditure²



B2B provider of international recruitment solutions



UK Market is a Strength



Student **recruitment solutions from India into the United Kingdom** is Crizac's strength as **a result of its strong relationships** built over time with global institutions of higher education in the United Kingdom.



Scale



Sourced applications for enrolment into global institutions of higher education from **80¹⁺ Countries**



Processed **9.20 Lakh¹⁺ student** applications



Worked with **250¹⁺ global institutions of higher education**



13,500² Registered Agents globally are registered on Crizac's proprietary technology platform

Well entrenched relationship with global network of institutions of higher education (1/2)



Large Network

250¹+
Global Institutions
of higher education


Global institutions of higher education primarily in



UK Ireland Canada USA

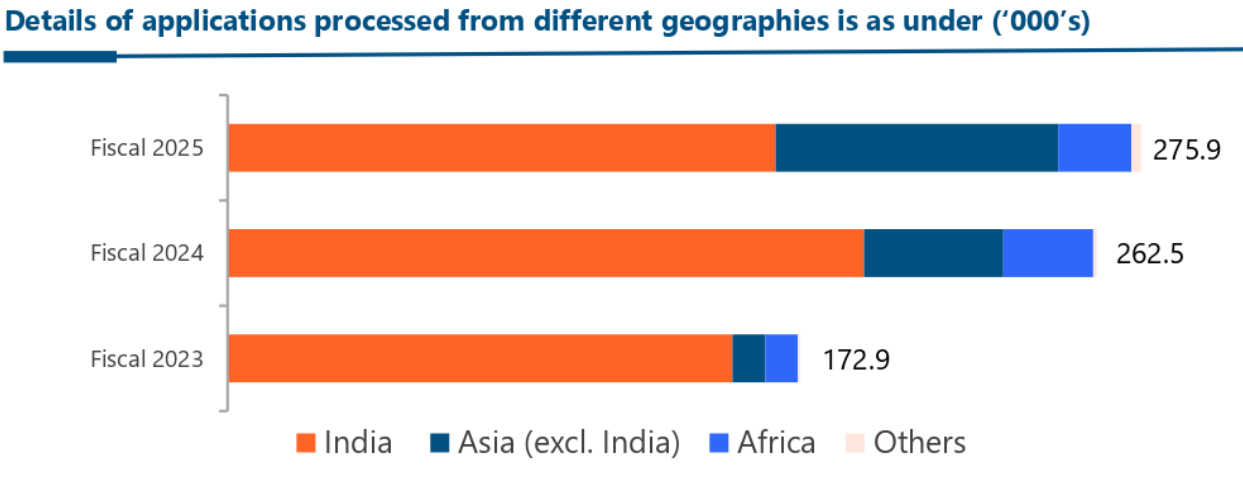


of Prominent Universities




Across Key Geographies

*UK and Canada are among the **Top 3²** destination countries for higher education with both UK and Canada having grown³ at **~30%** from 2020-23*



Well entrenched relationship with global network of institutions of higher education (2/2)

Strong relationships with global institutions



Services such as marketing, brand management and admission office management - **creates an awareness about the institution**

Significant experience of catering to global institutions of higher education



Experience, expertise, and **ability to adapt approach to different demography**



Broadening the cultural base of institutions and ensures greater diversity

Business Operation



Working **in close collaboration helps in understanding recruitment preferences and developing bespoke strategies**



Seamless management of the admission process



5+
Years of Relationship

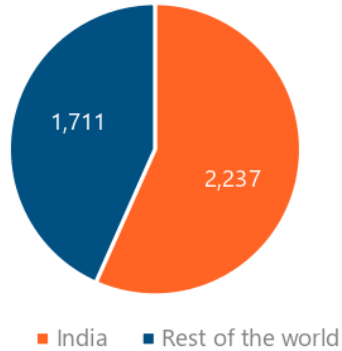
With **20 out of the top 30¹** global institutions of higher Education

Wide ranging network of educational agents for sourcing students for recruitment

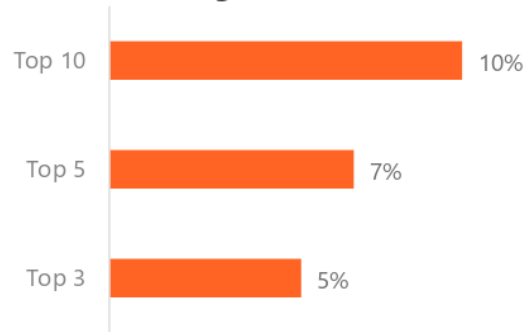
Wide ranging network of educational agents

~**13,500¹** agents globally who are registered on the proprietary technology platform. Agents in **80+** countries overseas including UK, Nigeria, Pakistan, Bangladesh, Nepal, Sri Lanka, Kenya, Vietnam, Canada and Egypt

No. of active agents* - FY25



Revenue from operations from top agents – Fiscal 2025



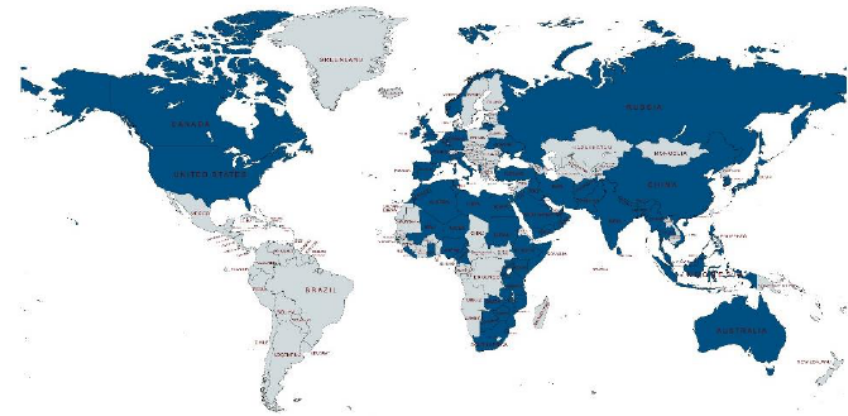
*Agents from whom the Company has received applications

- Agents are the **point of contact with the students** for Crizac
- The Company has developed an **internal system to meticulously identify prospective agents**, establishing connections and nurturing the relationship with agents
- Widespread agent network ensures** that Crizac has a **large pool of students from diverse backgrounds**, seeking admission across diverse disciplines in international global institutions of higher education.

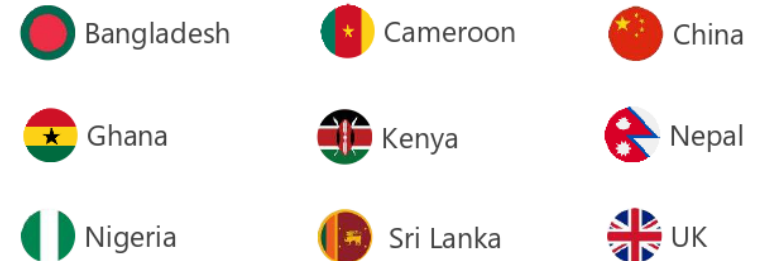
Application Processed

Processed **9.20 Lakh+²** student applications for enrolment into global institutions of higher education from **over 80²+ countries**

Countries from which Crizac sources applications for enrolment into global institutions of higher education³



Select Student Application Source Countries



Scalable proprietary technology platform

Majority of the applications are submitted through an automated system, streamlining the entire submission workflow

Crizac Proprietary Technology Platform

Key Tech Features



Accessed By	Agents	Crizac Team	Institutions of Higher Education
Process Overview	Uploads Student information including Demographics, Documents, Preferred Course and Destination	<ul style="list-style-type: none"> Process the applications as per requirement of global institutions Includes filtering applications, checking application from completeness perspective 	<ul style="list-style-type: none"> Evaluate Applications basis internal criteria Where required seek additional information/clarification from Crizac
Key Features	<ol style="list-style-type: none"> Dashboard summarizing the applications by stage Key global institution updates such as deadlines Filter various parameters such as fee structure, course duration Access marketing materials of the global institutions 	<ol style="list-style-type: none"> Track application status Compare Applications across agents Analyze the historic trend of applications. 	

- Real Time Agent Rating: Automatically Ranks the Agents** on a scale of 1-10 based on metrics such as conversion percentage of applications from the agent
- Helps in analyzing the veracity of applications:** The platform **analyses the veracity** of applications based on a range of criteria
- Process Automation:** The platform is designed to **automate processes such as assigning applications to specific employees** based on their experience with a specific global institution of higher education or an agent
- Artificial Intelligence driven interview platform** which **involves a virtual bot conducting mock or final interviews** with candidates

Key Highlights

Proprietary

Scalable

Comprehensive One Stop window

Automated

AI/ML Enabled

Seamless Experience

Experienced promoters supported by able professionals with strong domain expertise

Employees

The department wise break-up of such Permanent Employees is as follows

Department	March 31, 2025
Agent Relation Management Team	158
Application Management and Assessment Team	57
University Relationship Management Team	78
Technology Development Team	31
Senior Management Team	7
Accounts/ Compliance/ HR	19
Others ¹	18
Total	368

Geographic spread of the employees and consultants

As on March 31, 2025, company had a team of 368 employees and 12 consultants in multiple countries



- As on March 31, 2025, Crizac had **158 employees who are part of agent relation management team** globally who **engage with prospective agents** and highlight Crizac's experience, the depth and breadth of its global institutions of higher education network, its competitive commission structure, and its informative and easy to use proprietary technology platform
- The **Crizac team is responsible for guiding the agents and students through the complex and varied admission processes** of different global institutions of higher education, and cultural nuances, all of which are geared to ensuring a smooth and 'hassle-free' admission process for students

Experienced promoters and senior management team...



Dr. Vikash Agarwal
Chairman/ MD/ Promoter

- Total 20 years of experience in education consultancy industry
- Bachelor of Technology (Textile Technology) and Doctor of Philosophy from Herriot-Watt University



Manish Agarwal
WTD & CFO/ Promoter

- Associated with Crizac since 2011 and total 14 years of experience in education consultancy industry
- Chartered Accountant (CA)



Christopher Flood Nagle
CEO of Subsidiary - Crizac Ltd

- Prior to joining he was a director of Holmes Global Ltd, Oxford House (Holdings) Ltd & Creative Arts International College Ltd
- Bachelor of Arts in European Social and Political Studies from University College London
- Cambridge English Level 5 Certificate in Teaching English to Speakers of Other Languages (CELTA) (QCF)



Priya Fulfagar
Chief Operating Officer (COO)

- Holds a degree in Bachelors of Commerce and Master of Arts in Communication
- Prior to joining Crizac, she was associated with Suvridha Placements Limited and Universal Test Solutions



Salaria Zaheer
Chief Marketing Officer

- Started as Senior Consultant and now works as Chief Marketing Officer
- She has completed Masters of Business Administration from Aligarh Muslim University



Sibendu Roy
Chief Technology Officer (CTO)

- Started as junior software developer and now works as Chief Technology Officer
- Holds a degree in Bachelor of Computer Applications and Master of Computer Applications from the West Bengal University of Technology.



Anindita Das
Chief Business Officer

- She got promoted and is currently working as the chief business officer
- She has completed Bachelor's in Arts from University of Calcutta



Kashish Arora
CS and Compliance Officer

- Was associated with GTPL Kolkata Cable & Broadband Pariseva Limited, Dar Credit and Capital Limited
- She holds a degree of Bachelor of Commerce from University of Calcutta and is an associate of the Institute of Company Secretaries of India

...supported by advisory board and non-executive directors



Maximus Armani - associated with the international finance industry



Christopher Mark Bustin - associated with the global education industry



Maire Caitlin Gallen - associated with the global education industry



David John Caine - associated with the global education industry

Helps in being prepared to take advantage of opportunities in the business and react swiftly to any changes in the key geographies



Pinky Agarwal
Non-Executive Director and Promoter

- Associated with Crizac since 2011 and has a total 14 years of experience in education consultancy sector
- Bachelor of Commerce (honors)



Rakesh Kumar Agrawal
Independent Director

- 11 years of experience in financial services
- Has a sole proprietorship - R Agrawal and associates since July 1, 2013
- Member of the ICAI



Anuj Saraswat
Independent Director

- Over 10 years of experience in secretarial services
- Currently serving as vice chairman of eastern India regional council of ICSI
- Proprietor of A Saraswat & Associates since March 2015
- Masters of commerce in business policy and corporate governance; holds a diploma for bachelor of law



Payal Bafna
Independent Director

- Over 8 years of experience in secretarial services
- Bachelor of commerce with honors
- Passed her bachelor of law and is an associate of institute of company secretaries of India



Thank you.