

January 07, 2026

BSE Limited

Corporate Relationship Department,
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai 400 001

National Stock Exchange of India Limited

Exchange Plaza, 5th Floor, Plot No C/1,
G Block, Bandra-Kurla Complex,
Bandra (East), Mumbai - 400 051

Scrip Code: 540735

Symbol: IRIS

Dear Sir / Madam,

Sub: Submission of Press Release.

We hereby enclose a copy of the Press Release issued by the Company titled "**IRIS Peridot Simplifies Business Loan Access for MSMEs.**"

Kindly take the above on record.

Thank you.

For **IRIS RegTech Solutions Limited**

(Formerly known as IRIS Business Services Limited)

Santosh Sharma

Company Secretary & Compliance Officer
(ICSI Membership No. ACS 35139)

Encl.: - As above



PRESS RELEASE

FOR IMMEDIATE RELEASE

Navi Mumbai, India – January 07, 2026

IRIS Peridot Simplifies Business Loan Access for MSMEs

IRIS RegTech Solutions Limited (Formerly known as IRIS Business Services Limited) ("IRIS") is pleased to announce that it is commencing a pilot for enabling business loans on its MSME-facing platform, IRIS Peridot.

Under this pilot, eligible Micro, Small and Medium Enterprises (MSMEs) will be able to initiate loan applications through IRIS Peridot. The loan process will be undertaken by IRIS's lending partners. While IRIS will function as a digital facilitator, MSMEs will be able to apply to multiple lenders and complete their loan journeys directly with the respective lenders. We are currently working with two lending partners. Going forward, more lending partners are expected to be onboarded on our platform.

IRIS has signed Memoranda of Understanding (MoUs) with multiple State Governments to support MSMEs with digital tools and data-driven services. The proposed lending pilot is one of the activities being undertaken as part of these State-level engagements to strengthen access to finance for MSMEs.

Quote from K. Balachandran, CEO, IRIS

"Our work with State Governments has highlighted the need for simple, trusted and compliant digital pathways for MSMEs. The proposed pilot is a step towards understanding how data, when used responsibly, can help streamline credit access for small businesses while keeping all regulatory boundaries intact."

Quote from Shilpa Dhobale, Business Head – IRIS MSME

"Through this pilot, we aim to observe how MSMEs engage with a digital loan journey and how lenders respond when assisted with verified data. The learning from this controlled rollout will help us refine our platform and better support MSMEs in their day-to-day financial needs."

The IRIS Peridot app currently enables MSMEs to verify vendors, create digital invoices, discover Government schemes, stay informed on compliance developments, and upskill through curated content. The app has now been enhanced to support the proposed pilot for facilitating business loans to small businesses.

The pilot will begin with a limited set of users and selected lending partners. It is intended to evaluate system readiness, operational workflows and user adoption before considering a broader rollout. A wider rollout will be planned subsequently.

About IRIS PERIDOT

IRIS PERIDOT is a popular mobile app used by businesses to search GST-registered entities. It enables GSTIN search and verification, invoice and QR-code scanning, and visibility into business filing behaviour. The app has now evolved to support MSMEs in their day-to-day business journey. With features like MSME TV, government scheme discovery,



digital invoicing, and access to business loans, IRIS Peridot acts as a simple, easy-to-use digital companion for MSMEs—helping them build trust, transparency, and growth readiness.

About IRIS RegTech Solutions Limited

IRIS RegTech Solutions Limited is a Global RegTech company listed on the BSE (Scrip code: 540735) and the NSE (Symbol: IRIS). The IRIS SupTech suite is leveraged by 30+ regulators worldwide including business registries, central banks and stock exchanges/ securities commissions to simplify and streamline their supervisory operations. IRIS is also a leading provider of financial, ESG and regulatory reporting software to enterprises, banks and financial institutions across the world. For more information, please visit www.irisregtech.com.

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Safe harbor statement

Statements in this document relating to future status, events, or circumstances, including but not limited to statements about plans and objectives, the progress and results of research and development, potential project characteristics, project potential and target dates for project related issues are forward-looking statements based on estimates and the anticipated effects of future events on current and developing circumstances. Such statements are subject to numerous risks and uncertainties and are not necessarily predictive of future results. Actual results may differ materially from those anticipated in the forward-looking statements. The company assumes no obligation to update forward-looking statements to reflect actual results changed assumptions or other factors.