

August 08, 2025

To

BSE Limited

Phiroze Jeejeebhoy Towers

Dalal Street, Fort

Mumbai -400001

BSE Scrip Code: 538772

Subject: Press Release: Profitable Growth in Q1 FY26; Record Disbursements and Strong Order Book

Dear Sir/ Ma'am,

In compliance with the provisions of Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the Press release being issued by the Company today.

The aforesaid information is also being made available on the website of the Company i.e. www.niyogin.com

We request you to kindly take this to your records and oblige.

Yours truly,

For Niyogin Fintech Limited


Tashwinder Singh

MD & CEO

DIN: 06572282



Encl: a/a

Niyogin Fintech Limited

(CIN L65910TN1988PLC131102)

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Corporate office: Neelkanth Corporate IT Park, 311/312, 3rd Floor, Kirol Road, Vidyavihar (w), Mumbai – 400086.

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PRESS RELEASE

Niyogin Fintech Delivers Profitable Growth in Q1 FY26, Record Disbursements and Strong Order Book

Mumbai, India | August 8, 2025

Niyogin Fintech Limited (BSE: 538772), a publicly listed fintech platform, today announced developments for the quarter ended June 30, 2025.

Commenting on the Company's performance, Tashwinder Singh, CEO and Managing Director, Niyogin Fintech Limited said, "Niyogin Fintech Limited delivered another strong quarter in Q1 FY26, achieving profitability across its key businesses – NBFC and iServeU – in line with guidance.

iServeU posted its fourth consecutive EBITDA-positive quarter, with gross revenue of ₹37.5 Cr, net revenue of ₹15.3 Cr (up 12% QoQ), EBITDA of ₹1.8 Cr, and PBT of ₹0.37 Cr. The order book expanded to ~₹585 Cr across soundbox, POS, and bill payment solutions, with marquee wins from Central Bank of India and Bank of Maharashtra. iServeU continues to lead in cloud-hosted switching platforms, certified across 10 products covering the full transaction lifecycle.

NBFC operations recorded gross disbursements of ₹160 Cr – the highest to date – with partnerships contributing ~91% of AUM. New alliances include Meesho, enabling credit access to its merchant network. AUM* grew 15% QoQ to ₹320.3 Cr, net revenue rose 18% to ₹7.8 Cr, and borrowings stood at ₹73.8 Cr. The company remains low-levered (D/E <1.0) and completed its first ₹20 Cr NCD issuance.

The Scheme of Demerger is in advanced regulatory review, with all clarifications submitted and final approval awaited."

Key Highlights

Q1FY26

iServeU

- Net revenue stood at INR 15.3 crores; grew 12% QoQ
- Delivered positive EBITDA for the fourth consecutive quarter
- Order book stands at Rs 585 Cr

Niyogin- NBFC

- Delivered a strong turnaround by achieving a positive PBT (Ex-ESOP) of 1.0 Crore in Q1 FY26
- NBFC Net Revenue** grew to Rs. 7.8 Cores in Q1FY26 up 18% QoQ
- Gross Disbursement for the quarter is 160 crores, highest ever
- LTD loans disbursed stood at 1.96 lacs

*Including off book exposure

**Gross Income, net of partner payouts, funding costs, and credit costs

FOR FURTHER DETAILS, PLEASE FEEL FREE TO CONTACT

Investor Relations
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Disclaimer:

This press release may include statements of future expectations and other forward-looking statements based on management's current expectations and beliefs concerning future developments and their potential effects upon Niyogin and its subsidiaries/ associates. These forward-looking statements involve known or unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements. Forward-looking statements are provided to allow potential investors the opportunity to understand management's beliefs and opinions in respect of the future so that they may use such beliefs and opinions as one factor in evaluating an investment. These statements are not guarantees of future performance and undue reliance should not be placed on them. Important factors that could cause actual results to differ materially from our expectations include, amongst other: general economic and business conditions in India, our ability to successfully implement our strategy, our research and development efforts, our growth and expansion plans and technological changes, change in laws and regulations that apply to NBFCs, increasing competition in and the conditions of the NBFCs, changes in political conditions in India. Neither Niyogin, nor our Directors, or any of our subsidiaries/associates assume any obligation to update any particular forward-looking statement contained in this release. The Company undertakes no obligation to update forward-looking statements if circumstances or management's estimates or opinions should change except as required by applicable securities laws. The reader is cautioned not to place undue reliance on forward-looking statements.