

ISIN: INE0FFK01017

Date: August 12, 2025

To,

**The National Stock Exchange of India Limited,
Exchange Plaza, NSE Building, Bandra Kurla
Complex, Bandra East, Mumbai-400 0513 Fax:
022-26598237, 022-26598238
SYMBOL: NPST**

**BSE Limited
Corporate Relationship Department
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai – 400 001
Scrip Code: 544396**

Subject: General Updates for quarter ended June 30, 2025 – Investor Presentation

Respected Sir/Madam,

Pursuant to the provision of Regulation 30 read with Schedule III Part A para A of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith Investor Presentation on performance highlights of the Company for the quarter ended June 30, 2025.

The said Investor Presentation will also be uploaded on the Company's website at www.npstx.com/investor-desk.

Kindly take the same on your record.

**Thanking You,
Yours Faithfully,
For Network People Services Technologies Limited**

**Chetna Chawla
Company Secretary and Compliance Officer**



Business Progress – Q1 FY26

Providing digital technology across financial value chain

12th August 2025

NPST – Current Story



NPST: Leading PayTech Company



Comprehensive Suite of Solutions

Integrated banking and UPI payment products for:

- Banks
- Third-Party Application Providers (TPAP)
- Payment Aggregators
- Fintech
- NBFC



Industry Expertise & Innovation

Over a decade of experience delivering cutting-edge technology

- **11 years** in business
- **21+** banks / PPI
- **100+** customers
- **50 M** daily transactions



Empowering Modern Payments

Modernizing payment infrastructure - driving innovation and efficiency

- UPI/IMPS/CBDC
- Banking Super App
- Bill Direct
- PPaaS
- Qynx (QR and Soundbox)
- UPI Credit Line



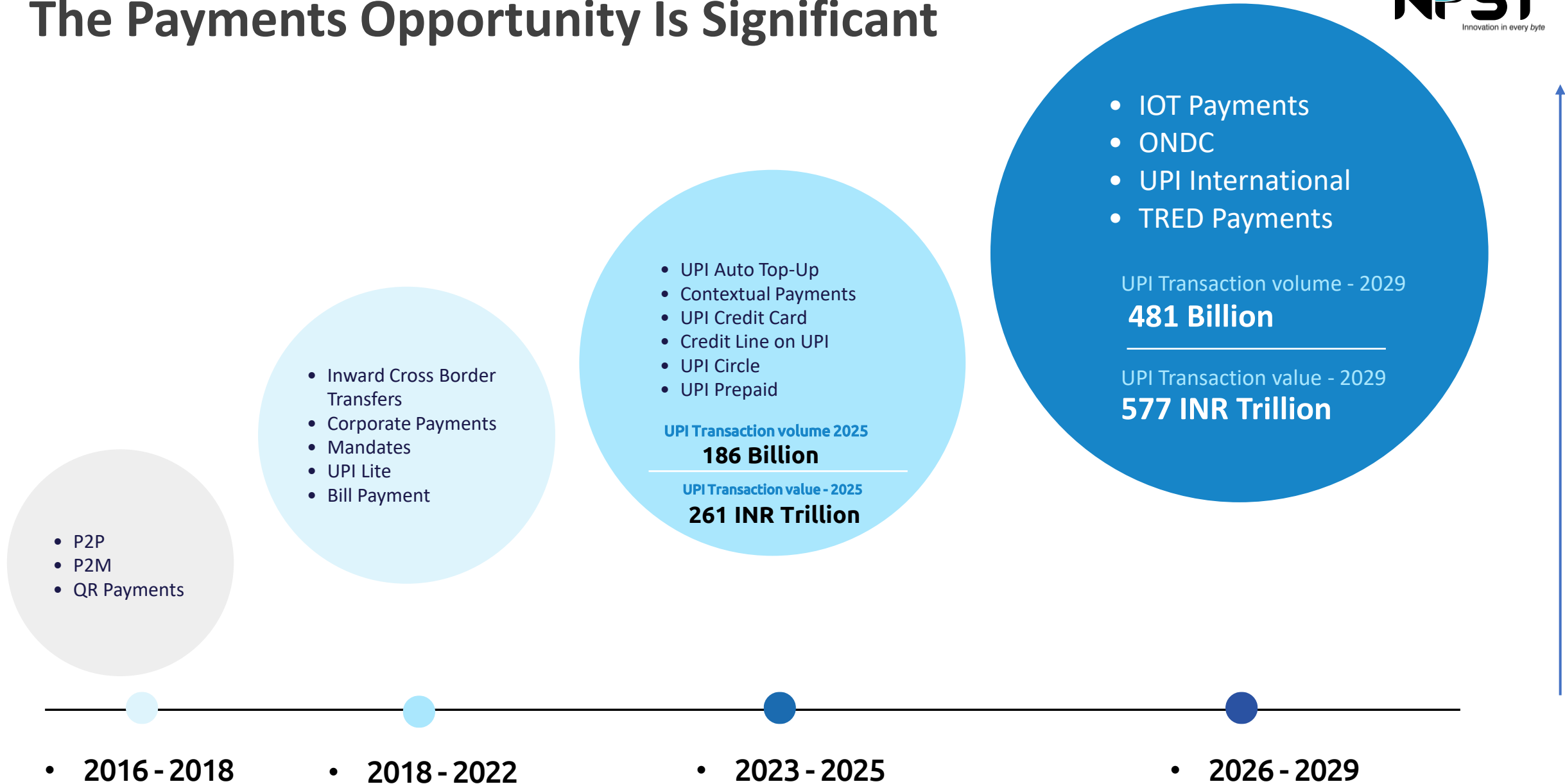
Enhanced Business Value

Leverage wide experience to enable customers tap new value pools

- Improve cost and revenue efficiency for customers
- Building new monetization models

Market Opportunity & Business Growth Plan

The Payments Opportunity Is Significant



Market Trends Shaping Our Opportunity

Fueled by regulation, macro-economics and technology trends

REGULATORY



Open Banking



ONDC



Data Privacy Laws



Nationalism – Data Localization, National Interchanges



Cybersecurity and identity

ECONOMIC



Digital Push – Make in India



Smart Cities



New Business Models – Subscription economy



Rural Expansion and Vikshit Bharat



UPI Global

TECHNOLOGY



Cloud, Micro-Services API



Embedded Intelligence



IOT and AI



Digital Currencies

**NEW OPPORTUNITIES
AND CHALLENGES**

Differentiated Business Model

Vision: Provide digital technology across financial value chain



	Technology Service Provider Certified NPCI Partner			Payment Platform As a Service Certified NPCI Partner	
Platform	<ul style="list-style-type: none">Switches (IMPS/UPI/Bill Payments/ CBDC)Banking Super AppOnline Dispute Resolution (ODR)Credit line on UPI			Merchant Acquiring Platform -Evok & Qynx <ul style="list-style-type: none">Switches -Payin & PayoutPOS (QR and Sound Box)SDK for App	
Operations Support	Online Dispute Resolution		Chargeback	Reconciliation	Compliance
Value Added Services	AI-ML	Device Management	Unified Merchant Services	Fraud Risk Management	Analytics

FY26 Q1 Progress

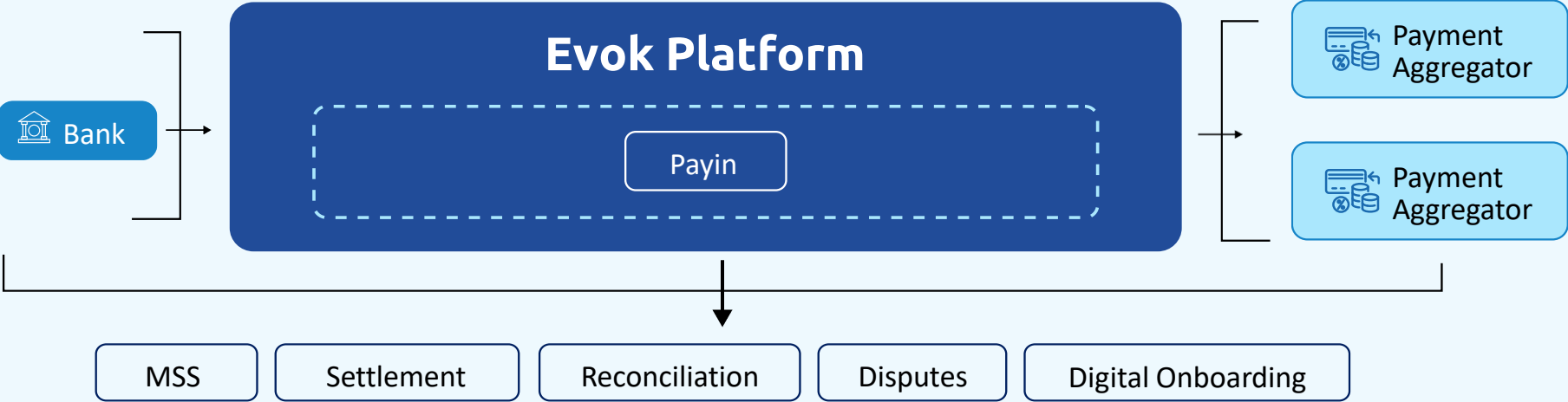
De-risk, Diversify & Grow



De-Risking: Strengthening the Core

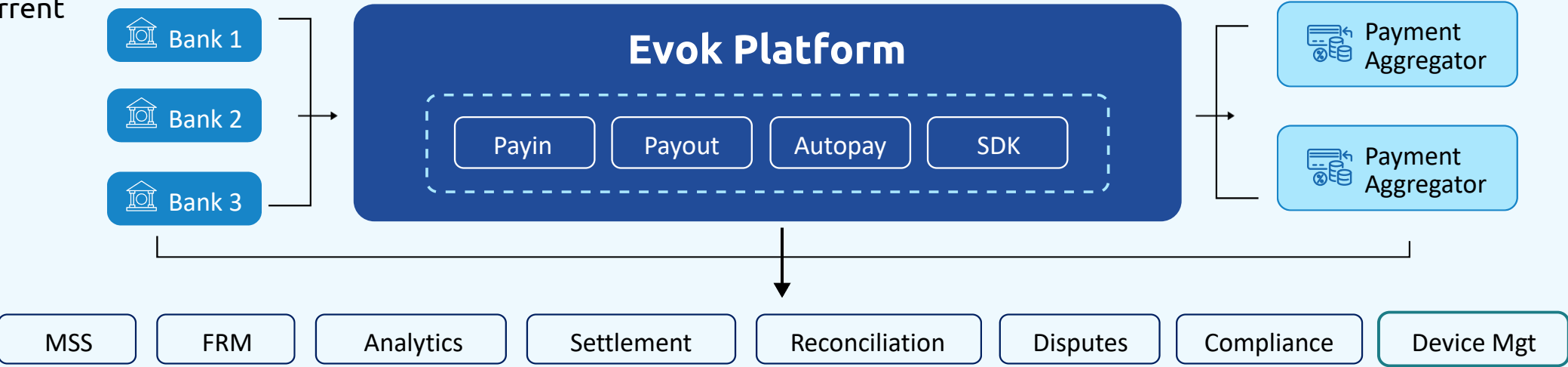
Business Layer

Previous



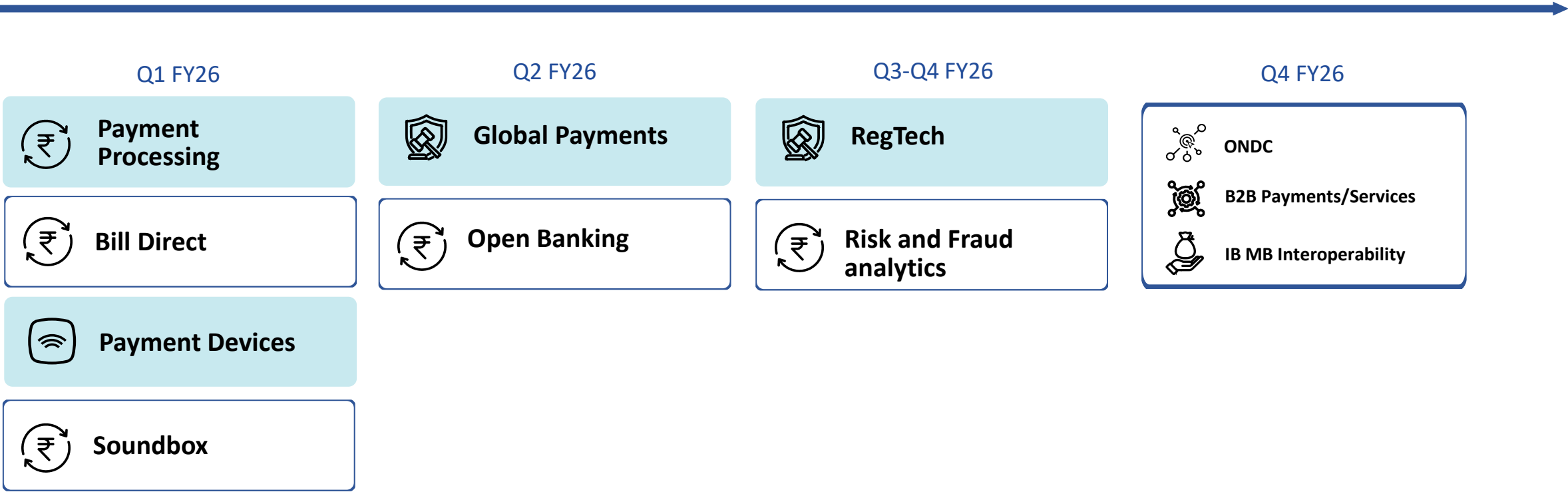
Business Layer:
De-risked Model

Current



Diversification: New Segment Journey

New product offering and target segments to Diversify the Risk and optimize the Revenue opportunity



TSP + PPaaS Business Growth

Stronger Funnel > Better results



Strengthening TSP Business

- 1) Successfully empaneled with Government PSUs and leading banks
- 2) Secured a major Bill Pay order from a large PSU, reinforcing our market position
- 3) Driving deeper engagement with Corporates and Fintechs via turnkey project solutions.

Scaling PPaaS Business

- 1) PPaaS volume is scaling steadily, with significant growth projected in the upcoming quarters
- 2) Beyond PAPG, NPST has collaborated with a large merchant federation to expand PPaaS offerings
- 3) Targeting onboarding of 50+ banks to drive offline payment growth in the upcoming quarters
- 4) Expanded our ecosystem by adding new payment aggregators and strategic partners
- 5) Strategically planning to introduce new revenue streams within PPaaS in the upcoming quarters
- 6) Enhanced our payment engine by integrating AI capabilities to monitor Fraud in the ecosystem

Acceptance Ecosystem

Stronger Funnel > Better results

Acceptance Ecosystem: Scaling Reach & Revenue

- 1) Secured incremental orders from existing clients for the Qynx Platform, reinforcing growth in offline payments.
- 2) Preparing to launch multiple payment devices at GFF, aimed at unlocking new revenue opportunities.
- 3) Identified a strategic investment opportunity in the Device-as-a-Service model to enhance scalability

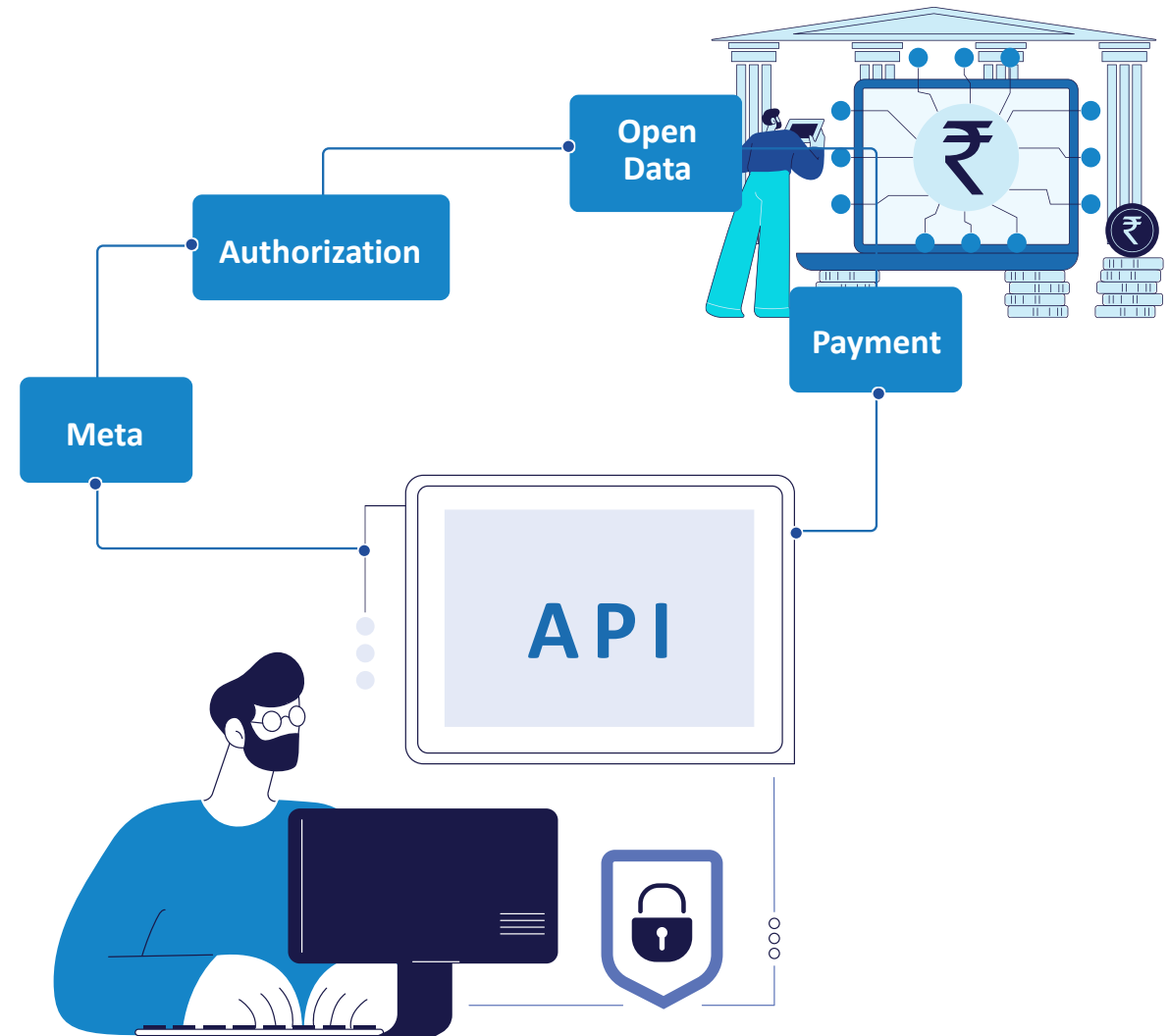


Launching NPST's Hosted Cloud for Payment Products

Stronger Funnel > Better results

Unlocking SaaS Potential with NPST's Hosted Cloud Stack

- 1) Successfully executed and complied with all regulatory policies for NPST's Hosted Cloud across its payment product suite.
- 2) Vision to onboard 100+ tenants/banks over the next 3 years
- 3) Aggressive onboarding targets for small to medium regulated entities
- 4) Transitioned NPST's on-premise solution into a scalable enterprise stack, enabling SaaS-based revenue generation
- 5) Intent to expand hosted model with 10+ new products



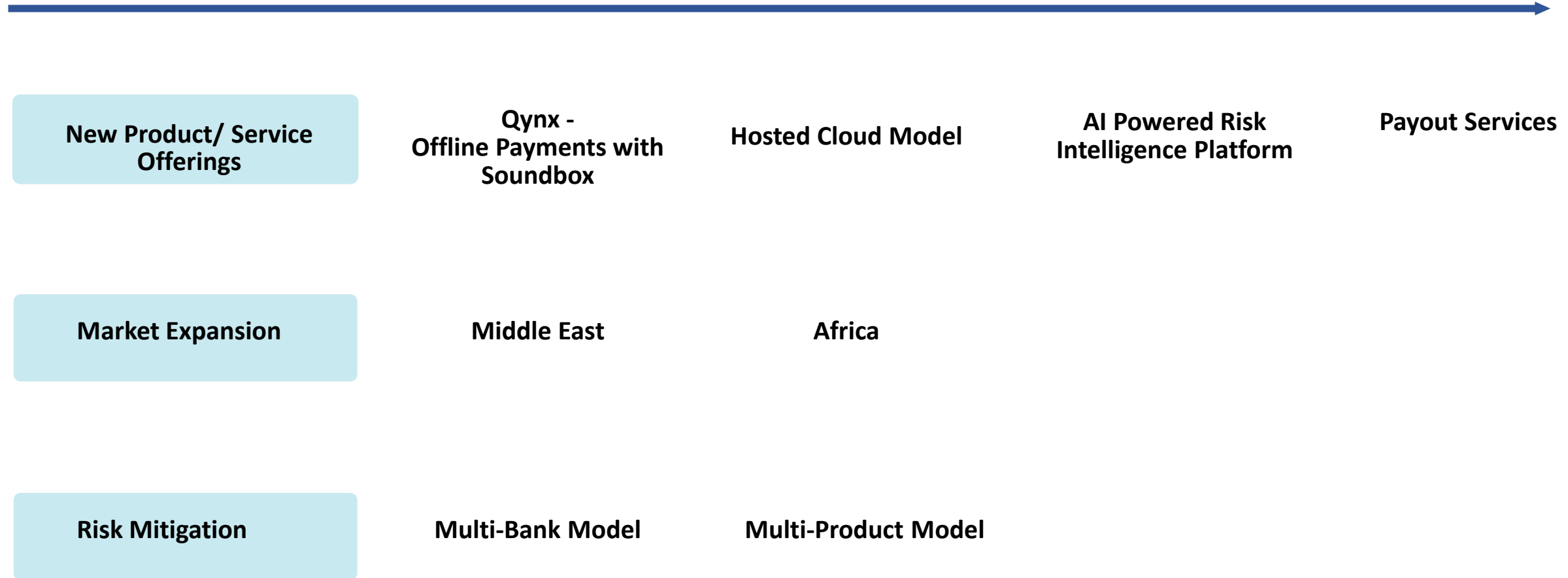
Expanding Global Footprint with Strategic Execution & Regional Readiness

- ## African Instant Payment Systems (IPS) Map 2024



Business Progress since Q2 FY25

Strategic Advancements Across Platforms, Products, and Markets



Financial Q1 FY26 Results

Analysis of Results

Strengthening business values have resulted in long term growth impact

This being the first quarter of FY26, the company has successfully presented its financials in accordance with IndAS, along with comparative figures from the previous year.

Total Income of the company has increased by 24.83% (from INR 28.11 crores in Q4 FY25 to INR 35.09 crores during Q1 FY26).

EBITDA margin for Q1 FY26 stood at 32.20%, compared to 37.39% in Q4 FY25 which is mainly due to significant portion of TSP Revenue in the Total Income. While TSP operates at relatively lower margins, it serves as the backbone of the payment ecosystem and offers significant untapped potential.

As part of our balanced growth strategy, we continue to strengthen TSP while actively scaling our PPaaS vertical, which remains a key focus area for innovation and margin expansion. This shift reflects a broader and more diversified revenue mix, with increased contribution from the TSP business.

The evolving composition of revenue reflects broader market penetration, enhanced brand visibility, and strategic diversification—positioning the company for long-term value creation, improved margin stability, and stronger competitive advantage.

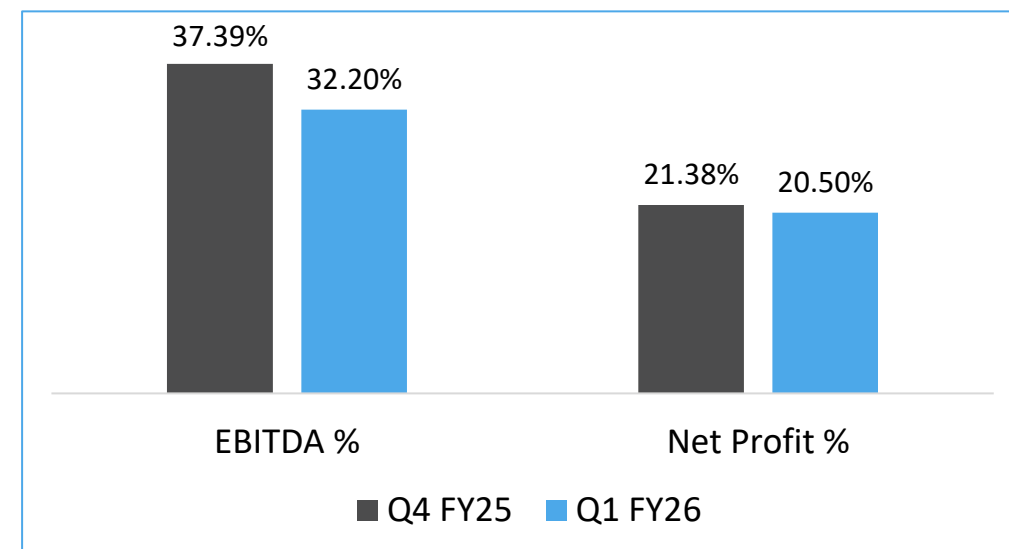
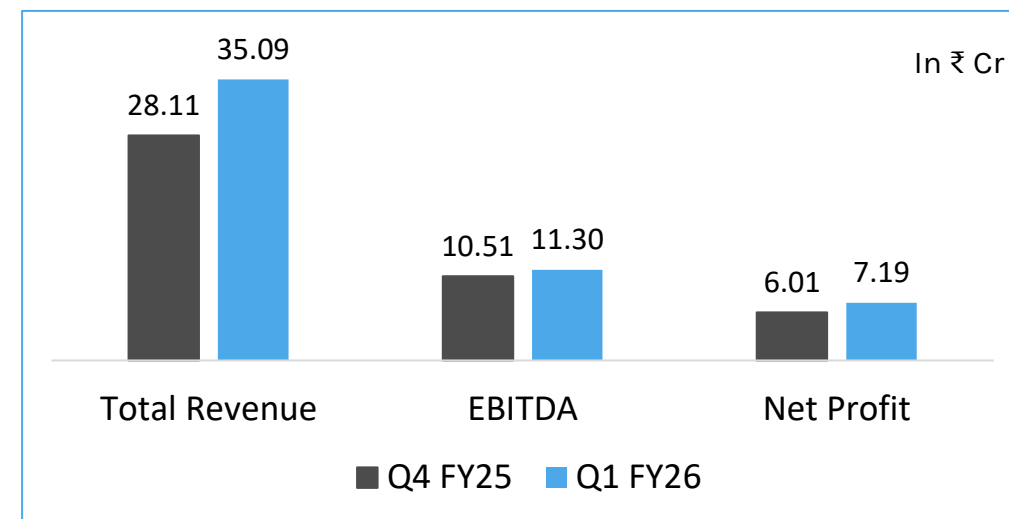
NPST received an in-principle commitment from Tata Mutual Fund for a preferential issue of around ₹300 crores.

The company received its first dollar-denominated remittance from an opportunity secured in the Africa region during the quarter—marking a key milestone in its global expansion journey through leveraging the technology it has developed indigenously in global market.

Q1 FY26 Consolidated Key Financial Highlights

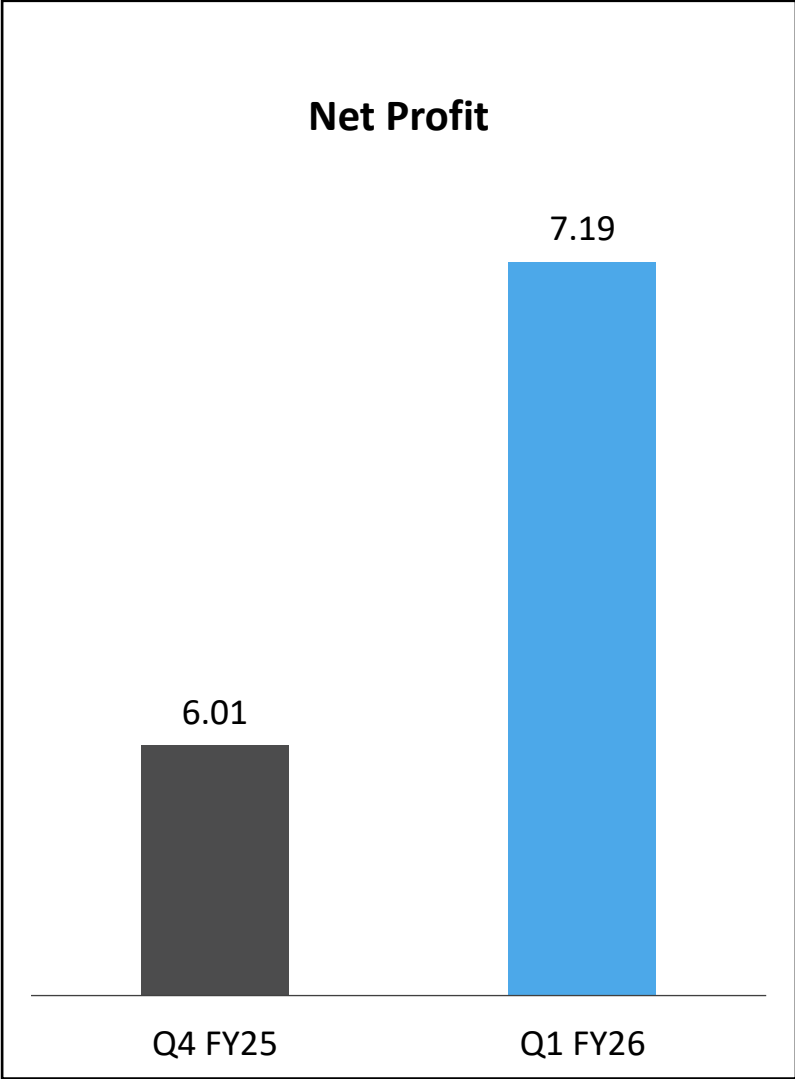
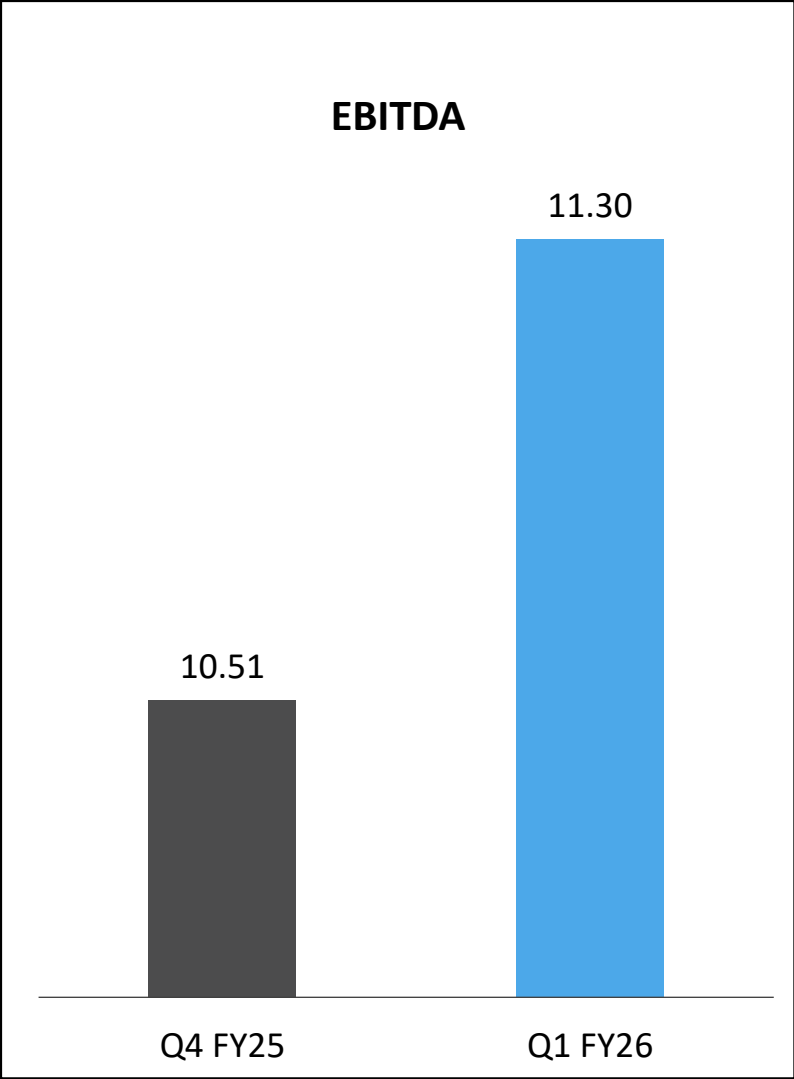
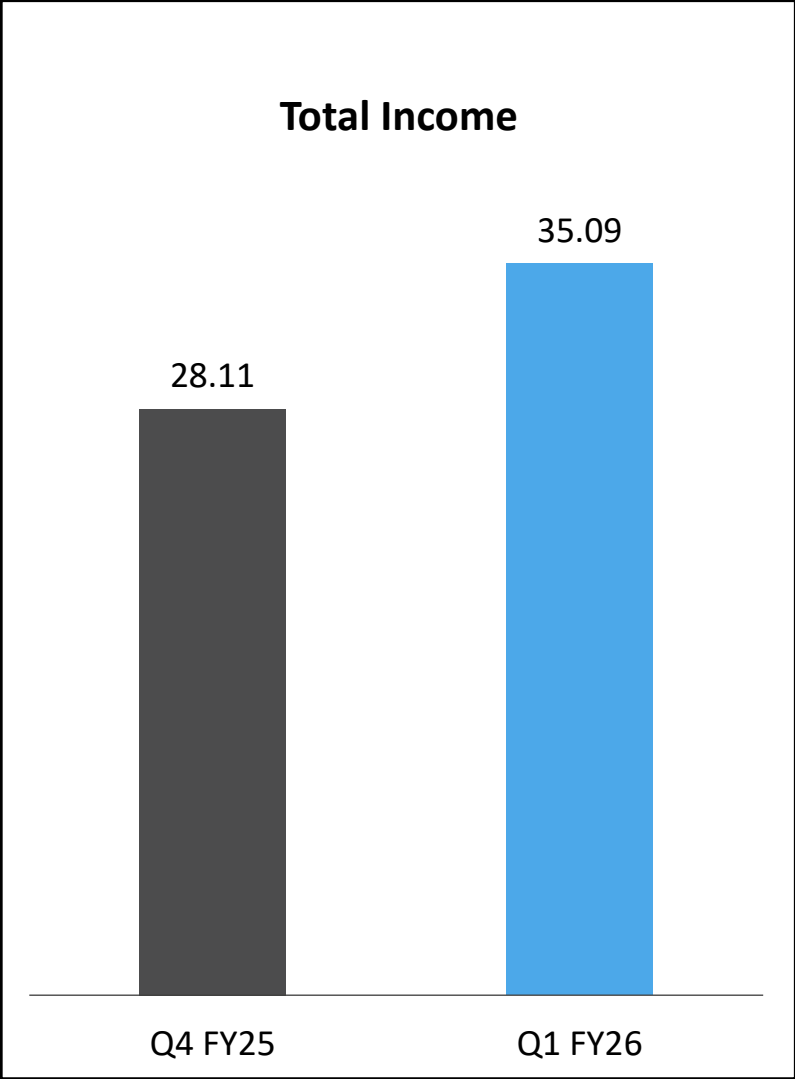
All Figures In ₹ Cr & Margin in %

Particulars	Q1 FY26	Q4 FY25	QoQ Growth
Total Income	35.09	28.11	24.83%
EBITDA	11.30	10.51	7.50%
EBITDA (%)	32.20%	37.39%	(519) BPS
Net Profit	7.19	6.01	19.70%
Net Profit (%)	20.50%	21.38%	(88) BPS
Diluted EPS (₹)	3.70	3.09	19.74%



Q1 FY26 Consolidated Performance Highlights

All Figures In ₹ Cr



Q1 FY26 Consolidated Results Highlights

All Figures In ₹ Cr & Margin in %

Particulars	Q1 FY26	Q4 FY25	Q-O-Q
Revenues	33.62	26.35	
Other Income	1.47	1.76	
Total Income	35.09	28.11	24.83%
Raw Material costs	11.76	6.12	
Employee costs	9.45	9.11	
Other expenses	2.58	2.37	
Total Expenditure	23.79	17.60	
EBITDA	11.30	10.51	7.50%
EBITDA %	32.20%	37.39%	(519) BPS
Finance Costs	0.21	0.18	
Depreciation	1.43	2.06	
PBT	9.67	8.27	
Tax	2.47	2.26	
Net Profit	7.19	6.01	19.70%
Net Profit %	20.50%	21.38%	(88) BPS
Diluted EPS	3.70	3.09	19.74%

Stock Data

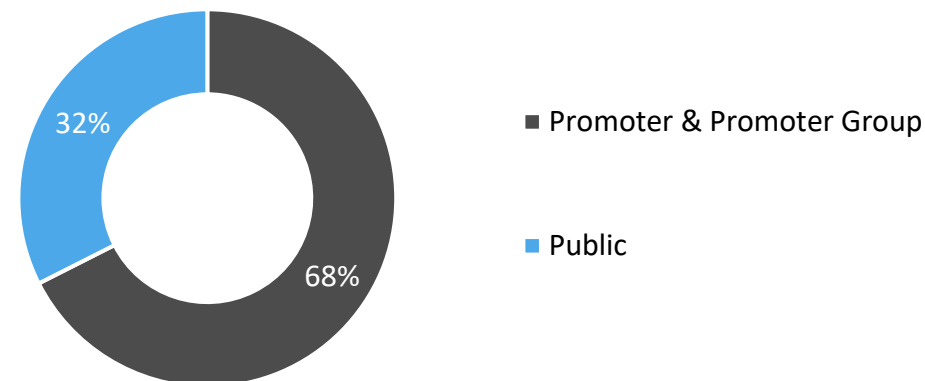
NSE: NPST ISIN: INE0FFK01017

As on 08-08-2025

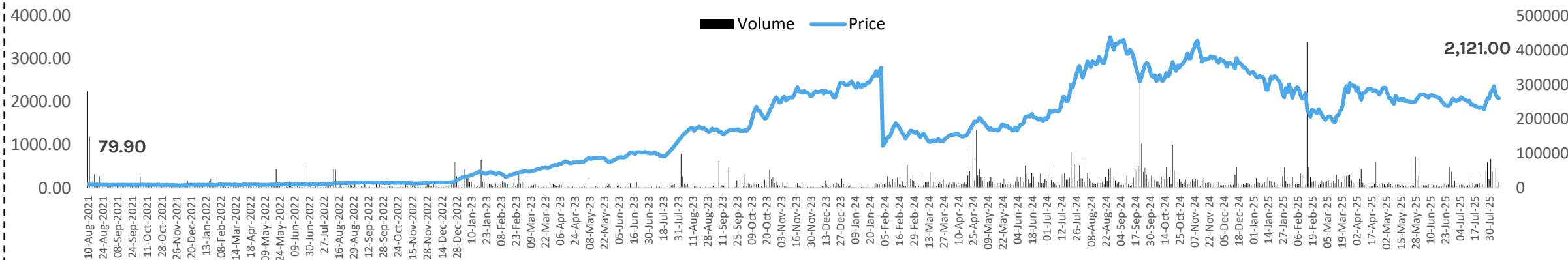
Share Price (₹)	2,126.00
Market Capitalization (₹ Cr)	4,112.60
No. of Shares Outstanding	1,93,89,900
Face Value (₹)	10.00
52-week High-Low (₹)	3,577.00 – 1,505.00

Share Holding Pattern

As on 30-06-2025



Share Performance From 10 August 2021 Till Date



Source - NSE

Note: 2:1 Bonus Issue, Record date – 2nd February 2024.

Management Overview

Co-Founders and Board of Directors



Mr. Deepak Chand Thakur
Chairman & Managing Director

Deepak Thakur, CEO and Managing Director of NPST Ltd., has over 20 years of experience in strategy management within the FinTech sector. He excels in business development and product innovation, earning numerous awards for the company during his tenure.



Mr. Ashish Aggarwal
Joint Managing Director

Ashish Aggarwal, Promoter and Joint Managing Director of NPST Ltd., with over 17 years of experience in finance, administration, and accounting within the IT industry. He is a member of the Institute of Chartered Accountants of India and the Institute of Cost and Works Accountants of India.



Ms. Savita Vashist
Executive Director

Savita Vashist, Executive Director at NPST Ltd., has over 20 years of sales and marketing experience, specializing in new business development and technology solutions across North America and Europe. Her strategic approach has earned her numerous accolades and awards.

Board of Directors



Mr. Abhishek Mishra
Independent Director

Abhishek Mishra brings over 16 years of experience in finance, compliance, and industry-specific advisory services to the NPST Ltd. Board. He is a distinguished member of several professional organizations, including the Institute of Chartered Accountants of India and the IBBI.



Mrs. Panchi Samuthirakani
Independent Director

Panchi Samuthirakani has over 27 years of experience in banking technology, cybersecurity, and cyber forensics. She specializes in designing payment systems and information security for fintech, and is a recognized expert at technology forums.



Mr. Ram Rastogi
Independent Director

Ram Rastogi is a veteran banker with 30 years of experience in digital payments. As Chairman of the Fintech Association for Consumer Empowerment, he has significantly contributed to key payment systems like IMPS and UPI.



Thank You!