



AYE FINANCE LIMITED
(formerly known as AYE FINANCE PRIVATE LIMITED)
CIN: L65921DL1993PLC283660

July 22, 2026

To,

BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai - 400001

National Stock Exchange of India Limited,
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra (E),
Mumbai – 400051

Scrip Code: 544699

Symbol: AYE

Sub: Investor Presentation

Dear Sir/ Madam,

Pursuant to Regulation 30 read with Schedule III of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed copy of Investor Presentation on Unaudited Financial Results for the quarter ended June 30, 2026.

The same is also made available on the website of the Company at www.ayefin.com.

This is for your information, records and appropriate dissemination.

Thanking You.

Yours faithfully,
For **Aye Finance Limited**
(formerly known as Aye Finance Private Limited)

GAURAV
SETH

Digital Signer:GAURAV SETH
DN:CN=GAURAV SETH, O=Personal,
SERIALNUMBER=
3344ee651981651fecd5e3ac394b9350cb18b158af6c7845d2f5f89e1796e, T=
8430, OID.2.5.4.65=c1263d33ad2a40da9024c57de50be87, STREET=D2203
Legand Apartment Sector 57 Gurgaon, PostalCode=122001,
Phone=
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Haryana, C=IN
Date:2026-12-26 14:54:41 +05:30

(Gaurav Seth)
Chief Financial Officer

Encl.: a/a

AYE [आय]

Aye Finance Limited

Investor Presentation Q1FY27





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This Presentation has been prepared by the Company based on information and data which the Company considers reliable, but the Company makes no representation or warranty, express or implied, whatsoever, and no reliance shall be placed on, the truth, accuracy, completeness, fairness and reasonableness of the contents of this Presentation. This Presentation may not be all inclusive and may not contain all of the information that you may consider material. Any liability in respect of the contents of, or any omission from, the Presentation is expressly excluded.

This Presentation contains certain forward-looking statements concerning the Company’s future business prospects and business profitability, which are subject to a number of risks and uncertainties and the actual results could materially differ from those in such forward-looking statements. The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding fluctuations in earnings, our ability to manage growth, competition (both domestic and international), economic growth in India and abroad, ability to attract and retain highly skilled professionals, time and cost overruns on contracts, our ability to manage our international operations, government policies and action regulations, interest and other fiscal costs generally prevailing in the economy. The Company does not undertake to make any announcement in case any of these forward-looking statement become materially incorrect in future or update any forward-looking statements made from time to time by or on behalf of the Company.

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Performance Highlights

Management Commentary



Commenting on the performance Mr. Sanjay Sharma MD and Co-Founder said :



"India's micro-enterprises continue to demonstrate strong credit resilience, even as the broader macro environment remains uncertain. Government-led financial inclusion initiatives and rapid digital adoption are meaningfully expanding access to formal credit and reinforcing the long-term structural opportunity in the micro-enterprise segment.

Moving to the quarter, Q1 is seasonally a weaker quarter, characterized by lower business activity and softer credit demand. Despite the seasonal impact, we witnessed a steady improvement in business momentum during the quarter. Disbursements for the quarter stood at Rs. 1,219 Crore, with a growth of 22% year-on-year. Our Assets Under Management also improved by 28% year-on-year and 4% quarter-on quarter to Rs. 7,324 Crore. This growth was supported by healthy demand from both existing and new customers, along with a continued focus on disciplined credit expansion.

Asset quality continued its improving trajectory for the sixth consecutive quarter. GNPA stood at 4.49%, improving 28 basis points sequentially, while PAR X stood at 7.01% and PAR 30 remained stable at 6.07%. Credit cost moderated further to 4.01%, a reduction of 29 basis points sequentially, reflecting sustained improvement in portfolio quality and our continued focus on prudent underwriting. Collection efficiency remained healthy through the quarter, with Non-OD collection efficiency at 99.2% and Bucket 1 collections at 54.5%.

Our Gross Total Income for the quarter improved by 22% year-on-year to Rs. 490 Crore. The reduction in average yield due to change in portfolio mix has been compensated by reduction in finance cost resulting in 20 bps QoQ improvement in NIM. Improved credit environment led to lower provisions whereby profitability improved to by 144% year-on-year to Rs. 75 Crore.

During the quarter, India Ratings & Research upgraded our long-term rating from IND A to IND A+ with a Stable Outlook, and our commercial paper rating to IND A1+. This upgrade will enable us to further diversify our funding sources, improve access to capital, and optimize our cost of borrowing, thereby strengthening our ability to serve a larger base of micro-enterprise customers with competitive and sustainable credit solutions.

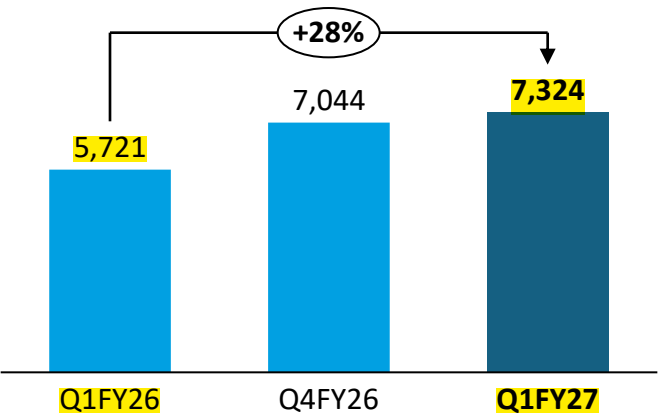
As we enter Q2 FY27, we are optimistic. We expect business momentum to further improve, supported by improving customer demand, stable collections, and a more favourable operating environment."

Key Highlights – Q1FY27

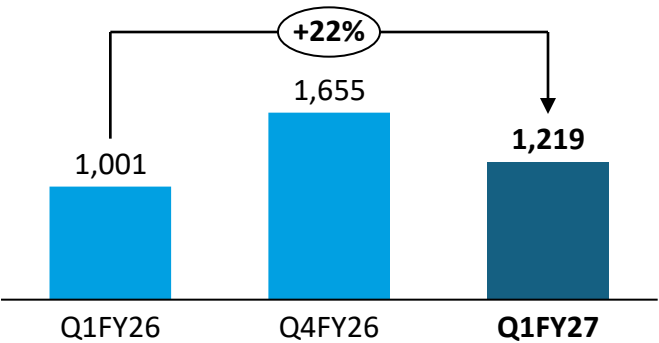


(Rs. Crores)

Assets Under Management

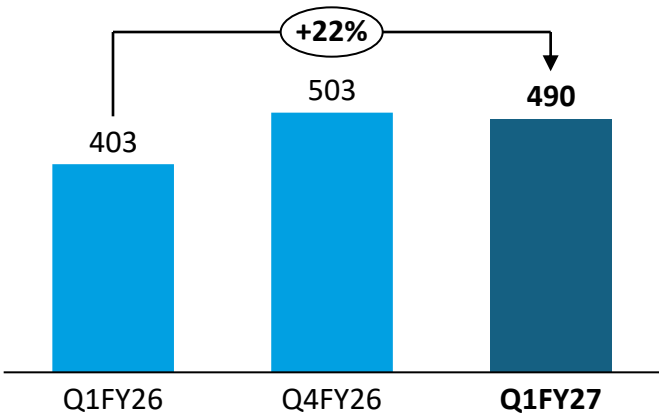


Disbursements

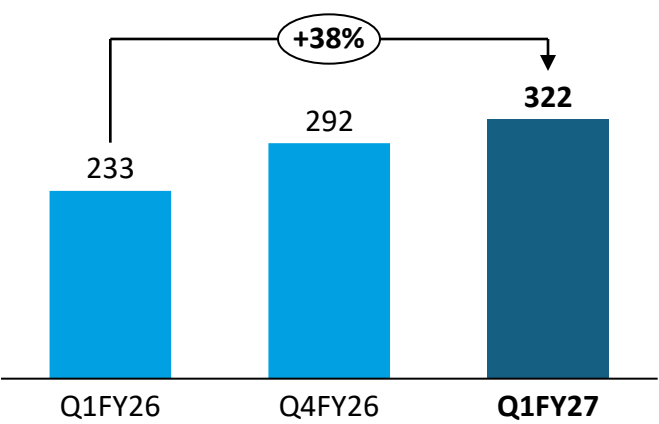


The sequential moderation in disbursements is consistent with the seasonal trend we observe every Q1, disbursements declined 20% sequentially in Q1 FY26 and 26% in Q1 FY25.

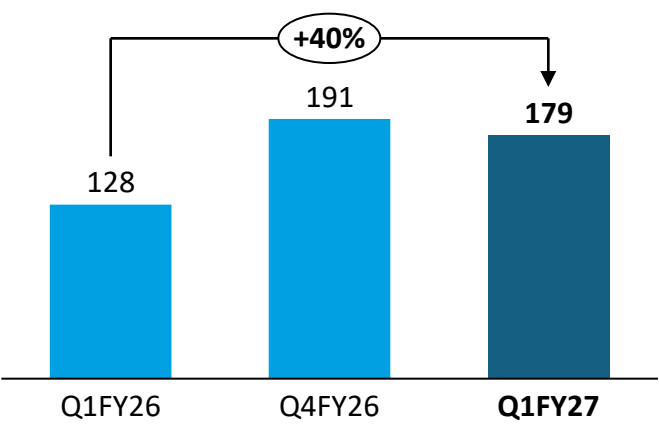
Gross Total Income



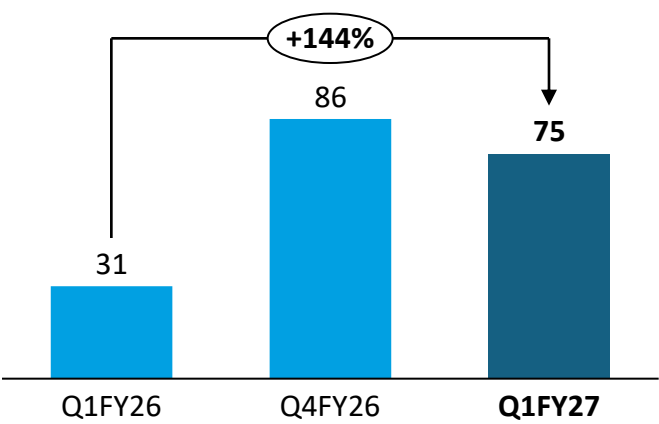
Net Interest Income



PPoP



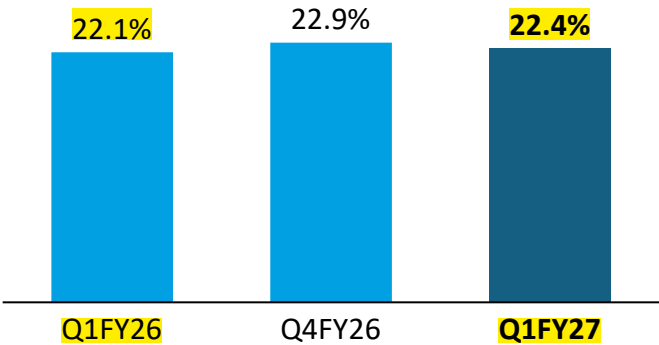
Profit After Tax



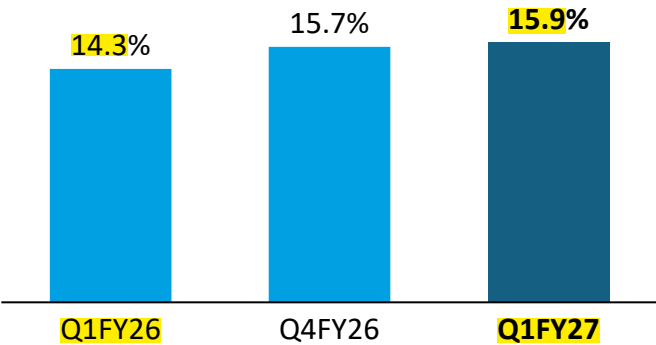
Key Highlights – Q1FY27



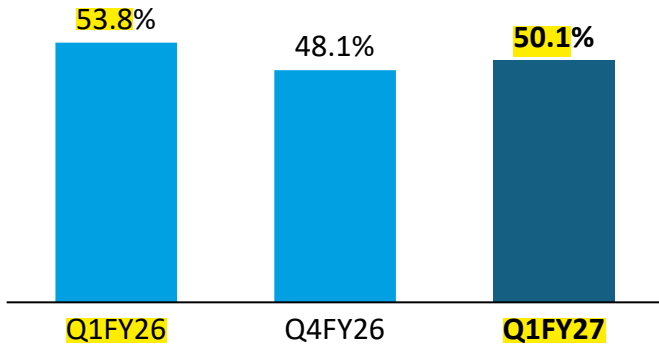
Average Yield (%)



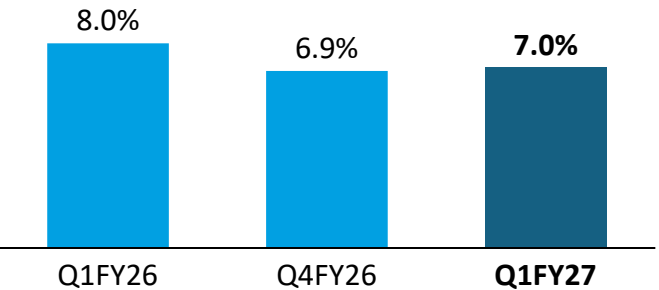
NIM (%)



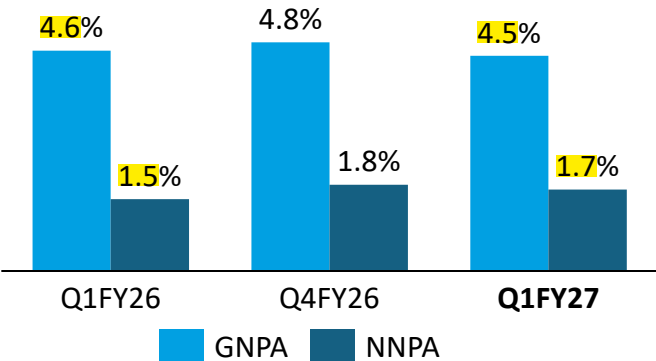
Cost to Income (%)



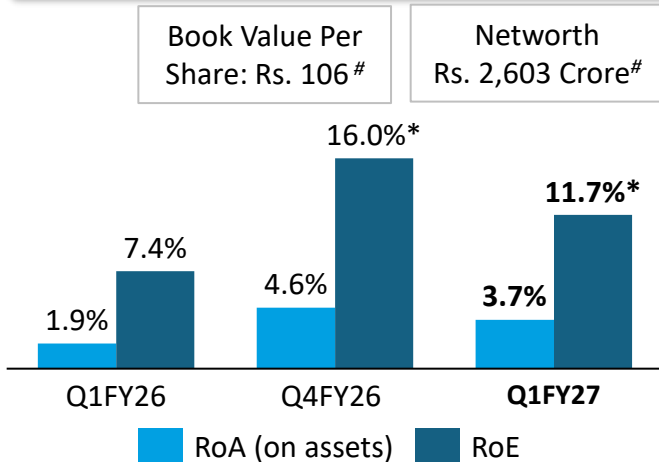
PAR X (%)



Asset Quality (%)



Return Ratios (%)



Book Value Per Share: Rs. 106[#]

Networth Rs. 2,603 Crore[#]

The sequential increase in PAR X of 13 bps is considerably lower than the increase of 93 bps in Q1 FY26 and 67 bps in Q1 FY25.

*RoE post infusion of 710 crs of equity infusion in Feb-26



Company Overview

India's Leading Micro-enterprise Lender



- Founded in 2014, Aye Finance is an RBI-registered NBFC-ML focused on enabling credit access for underserved MSMEs across India.
- Large unmet credit demand in the target segment, with high entry barriers driven by advanced technological adoption, robust underwriting, and strong collections capabilities.
- Offers secured and unsecured loans to micro-enterprises for working capital, expansion, and asset purchases.
- Developed proprietary underwriting methodology for 70+ unique clusters in Tier 2 & Tier 3 cities.
- Serves ~6.7 lakh active customers through a strong branch-led distribution network, enhanced by proprietary analytics and tech-driven credit assessment, enabling deep geographic reach with digital intelligence.
- 100% in-house origination model, ensuring better underwriting quality and deeper customer insights.
- Granular, small-ticket loan portfolio enabling risk diversification while addressing large unmet MSME demand.

Rs. 7,324 Crores
Assets Under Management

Rs.1,219 Crores
Disbursements

Rs. 490 Crores
Total Revenue

571
Branches across 18 states
and 3 UTs

10,800+
Employees serving micro
entrepreneurs

Rs. 2,603 Crores
Total equity

Backed By

**Elevation Capital, Temasek Trust Asset Management,
Google Capital, A91 Investments, British International
Investment, Lightrock, Alpha Wave**

Cluster Based Credit
Industry-specific underwriting for
underserved MSMEs

Phygital Approach
500+ branches + digital-first
collections

AI / ML at core
Underwriting and collection
models

Financial inclusion
Average ticket size Rs. 1.7 Lakhs

Journey So Far



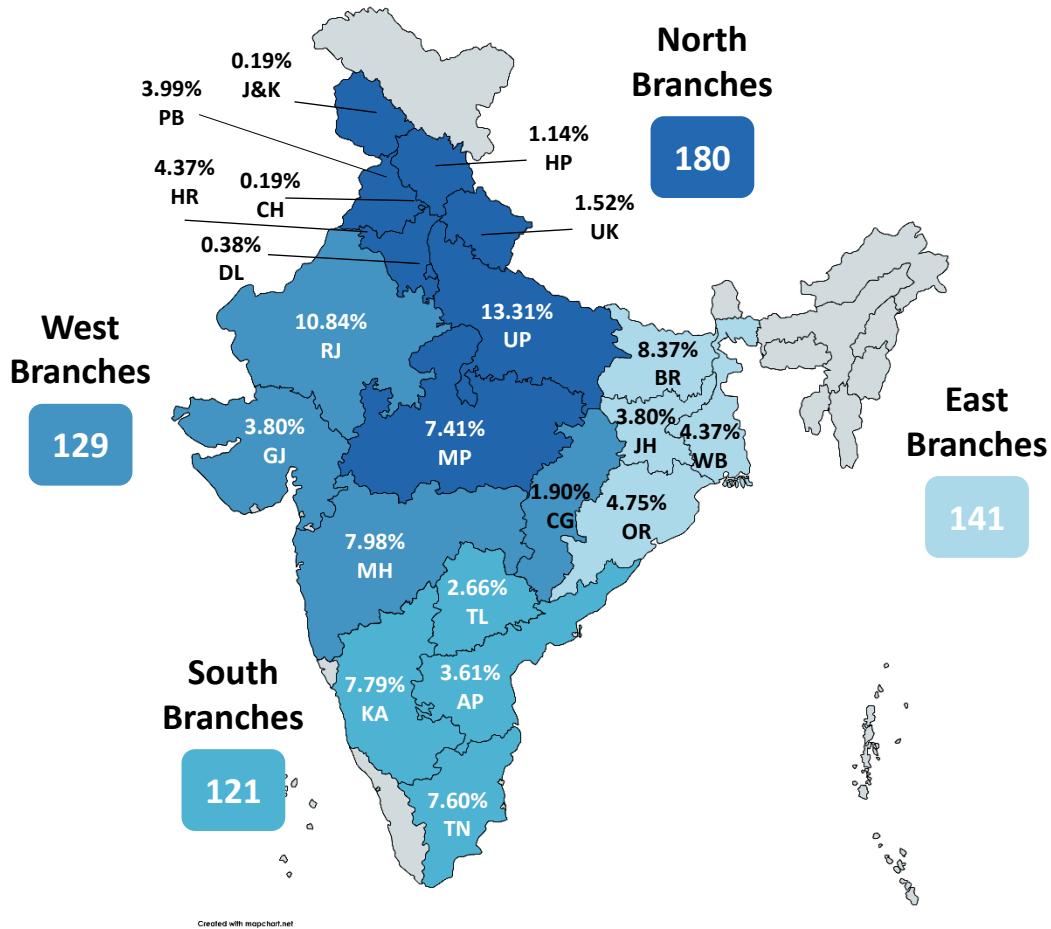
Obtained CoR
as NBFC from
RBI 2014

	FY2016 Started in North	FY2018 +South	FY2020 +West & East	FY2022 PAN India	FY2023 PAN India	FY2024 PAN India	FY2025 PAN India	FY2026 PAN India
# States Added	5	5	8	2	1	0	0	0
Total States	5	10	18	20	21	21	21	21
Branches			172	311	398	478	526	571
AUM (Rs. Crores)				1,728	2,721	4,463	5,534	7,044
Key Investors added	- Elevation Capital - Accion Africa-Asia Investment Company	LGT Capital Invest Mauritius PCC	- Google Capital Alpha Wave India I LP - Maj Invest Inclusion Fund	A91 Emerging Fund I LLP		- British International Investment PLC - Waterfield Alternative Investments Fund I	Temasek Trust Asset Management	Initial Public Offering

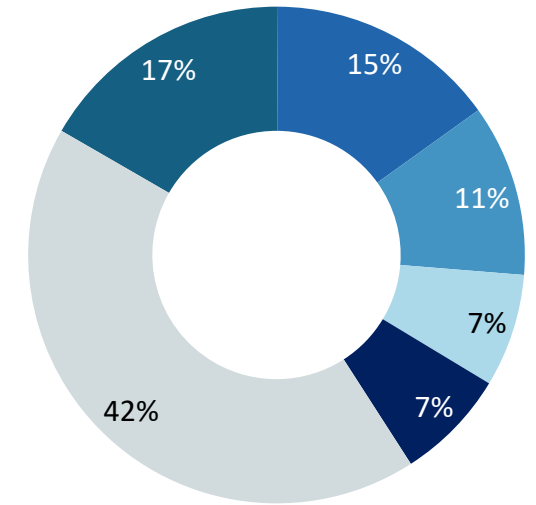
PAN India Presence



Branch Network – 571 Branches in 18 states and 3 UTs

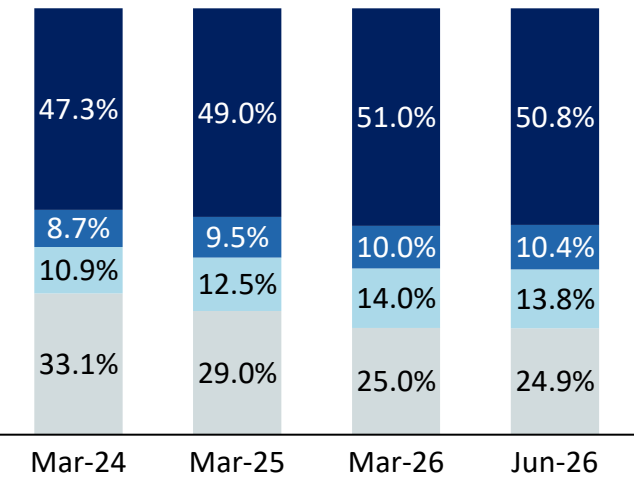


Geographical AUM Mix (%)



- Bihar
- Uttar Pradesh
- Rajasthan
- Maharashtra
- Madhya Pradesh
- Others

AUM by Industry (%)



571

Branches

~6.7 Lakh

Active Customers

10,891

No of Employees

Data as of 30th June 2026
Note: Map not to scale. All data, information, and maps are provided "as is" without warranty or any representation of accuracy, timeliness or completeness

Unique Positioning: Focused on Unorganised Micro-MSMEs



Segments	Marginal- Wage Earners & Contract workers	Marginal - Self employed Farmers, Skill based-Plumber, Carpenter etc.	Unorganised Micro MSME No Financial docs	Organised Micro MSME GST, Fin Returns
Lenders	Income :Rs 1– 3 lacs pa 1	Income Rs 3-6 lacs pa 2	Turnover Rs 30 lacs - 1 crs pa Income Rs 5 -15lacs pa 3	Turnover Rs 1-10 crs pa Income Rs 10 -40lacs pa 4
AYE Finance				
Micro LAP				
MFIs				
Banks/MSMEs				
	Work for small tier-3 companies or contractors	Basic products for Local Market consumption Non-discretionary inelastic demand		Linked to Organised Industry supply chain

Count of tally marks indicatively represents % of business generated from respective segment

Our Customers are Micro Scale MSMEs...



...From diversified business clusters across India

Horizontal Clusters



Grocery shop



Tailor



Salon



Eatery



Dairy

Vertical Clusters



Shoes



Leather goods



Power Loom



Electrical



Rugs & Carpets



Brass work



Iron Works



Handicrafts



Agri Tools



Decorative Items



Glasswork



Crockery



Lac bangles



Hosiery



Garment



Woodwork



Jewelry



Electronics



Sports goods



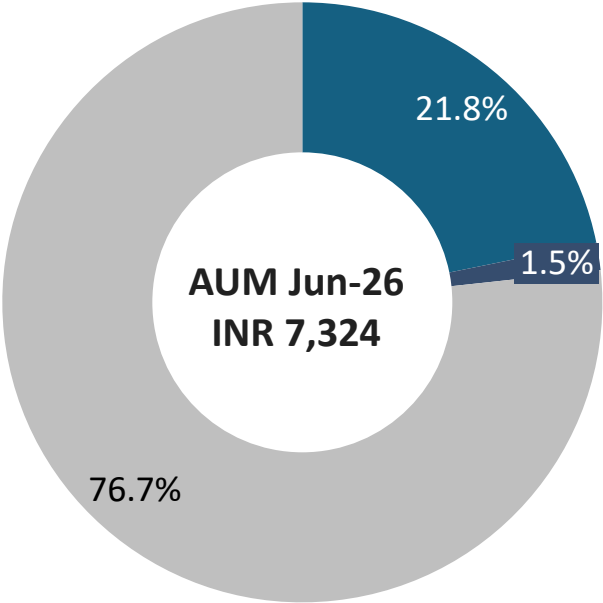
Auto Parts

- ✓ Understanding of over 70 business clusters
- ✓ Manufacturing, Trading, service and allied agriculture sector
- ✓ Permanent business setup for at least 2 years
- ✓ Average Customer Turnover – INR 2.00 – 10.00 million
- ✓ Predominantly located in Tier-2 & 3 cities
- ✓ 95%+ customers owned their residence or place of business or both

Comprehensive Product Offerings



AUM Split (%)
as of June 2026



- LAP
- 'Saral' Property Loans
- Hypothecation Loans

Product Offerings	ATS on Disbursement (INR Lakhs)	Number of Active Loans	Collateral
LAP	4.9	42,003	Mortgage over SORP/SOCP
'Saral' Property Loans	1.9	10,202	Mortgage over Plots & POA sale
Hypothecation Loans	1.5	6,17,056	Hypothecation of Working Assets

All Loans are business loans and non consumption in nature

Data as of 30th June 2026

Board of Directors



Govinda Rajulu Chintala Chairman

Former Chairman of NABARD, MD of NABFINS and Director of Bankers Institute of Rural Development. Served on the board of IRMA, Anand and as a director on the board of Deposit Insurance and Credit Guarantee Corporation (DICGC).

Sanjay Sharma MD and Co-Founder

Over 30 years of experience with leading financial institutions like ICICI Ltd, HDFC Bank, Standard Chartered Bank, Max New York Life Insurance, HSBC and former CEO of Tamweel Intl.

Sanjaya Gupta Independent Director

Former MD of PNB Housing Finance and a director on the board of India Shelter Finance. Been associated with HDFC Bank, ABN AMRO Central Enterprise Services Private Limited Bank and American International Group Inc

Vinay Baijal Independent Director

Former Chief General Manager with the RBI and has served as a member of the World Bank Task Force on International Standards on Credit Data Reporting as well of the National Core Committee to deal with FATF Assessment of India in 2009

Kanika Tandon Bhal Independent Director

Professor in the department of management studies with the Indian Institute of Technology, Delhi and a visiting fellow at Sloan School of Management MIT. Former consultant to organizations like Fifth Central Pay Commission of India, DRDO, UPS & DGS&D,

Padmaja Nair Independent Director

On the Board of UC Inclusive Credit Private Limited and has previously held several leadership positions including the designation of general manager in the State Bank of India and vice president of SBI Capital Markets Limited.

Aditya Misra Non-Independent Director

Director of investments at ABC Impact (a member of Temasek Trust Asset Management). Previously, associated with Omidyar Network India Advisors and A.T. Kearney.

Strong Management Team



Sanjay Sharma

Experience:

ICICI Ltd, HDFC Bank, Standard Chartered Bank,, Max New York Life, HSBC and Tamweel International

Education

- BTech IIT Bombay
- PGDM IIM Bangalore

MD & Co-Founder

Aye Finance Experience: 12+ Years



Niraj Kaushik

Experience:

Bajaj Finserv, Religare, Royal Bank of Scotland N.V, L&T Limited and ICICI Bank

Education

- BE
- IMT Ghaziabad

Deputy CEO

Aye Finance Experience: 6+ Years



Ujwal George

Experience:

RBL Bank, ADCB, Barclays Bank, HSBC and ICICI Ltd

Education

- BSc Physics
- PGDM IIM Bangalore

Chief Operating Officer

Aye Finance Experience: 5+ Years



Gaurav Seth

Experience:

IIFL Home Loans, Airtel Payments Bank, Canara HSBC Life Insurance, HSBC and Aviva India

Education

- BCom
- CA

Chief Financial Officer

Aye Finance Experience: Year 1



Jinu Joseph

Experience:

IDFC First Bank, ADCB, Barclays Bank, Accenture Services, IBM India, Polaris, Citicorp Overseas Software Limited

Education

- BE
- MBA

Chief Technology Officer

Aye Finance Experience: 3+ Years



Nancy Gupta

Education

- BTech
- PGDM IMT Ghaziabad

Chief Risk Officer

Aye Finance Experience: 9+ Years



Sovan Satyaprakash

Experience:

Tata Consultancy Services

Education

- BTech
- PGDM IMT Ghaziabad

Chief Strategy & IR Officer

Aye Finance Experience: 9+ Years



Ankur Sharma

Experience:

Raymond Limited, Dr Reddy's Laboratories & Evalueserve

Education

- BE
- PM&IR XLRI

Chief Human Resources Officer

Aye Finance Experience: 7+ Years



Piyush Maheshwari

Experience:

RBS Business Services, J.P. Morgan Services India (P) Ltd and UBS Services Centre (India)

Education

- BCom
- MBA Narsee Monjee

Chief Credit & Operations Officer

Aye Finance Experience: 10+ Years



Akash Purswani

Experience:

Religare, Finvest Limited, Bajaj Finserv, RBS N.V., Citicorp Finance, SREI Infrastructure Finance

Education

- Bcom
- PGDM K J Somaiya

Chief Collection Officer

Aye Finance Experience: 6+ Years



Liquidity Profile

Diversified Lender Base with Reducing Cost of Borrowing



Banks (32.0%)



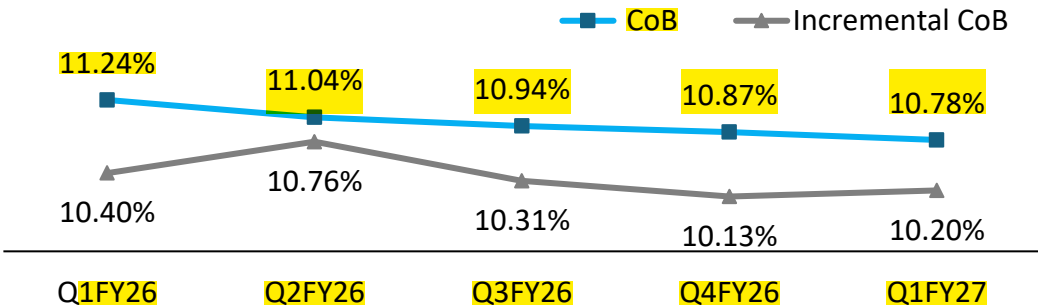
Financial Institutions* (49.0%)



Development Financial Institutions (19.1%)



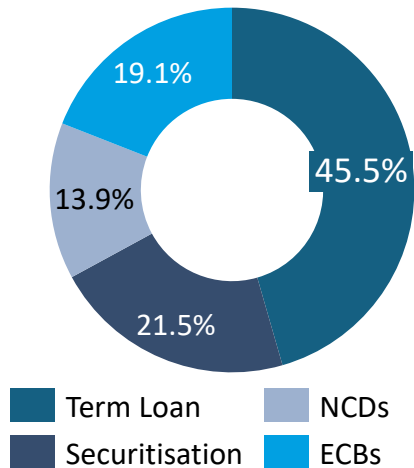
Cost of Borrowing



(Rs. Crores)

Debt raised	830.2	1,128.1	662.3	670.6	1,136.7
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Borrowing Mix - Instrument Type



Credit Rating

A+ (Stable)

Upgraded in June 2026

India Ratings & Research
A Fitch Group Company

A (Stable)

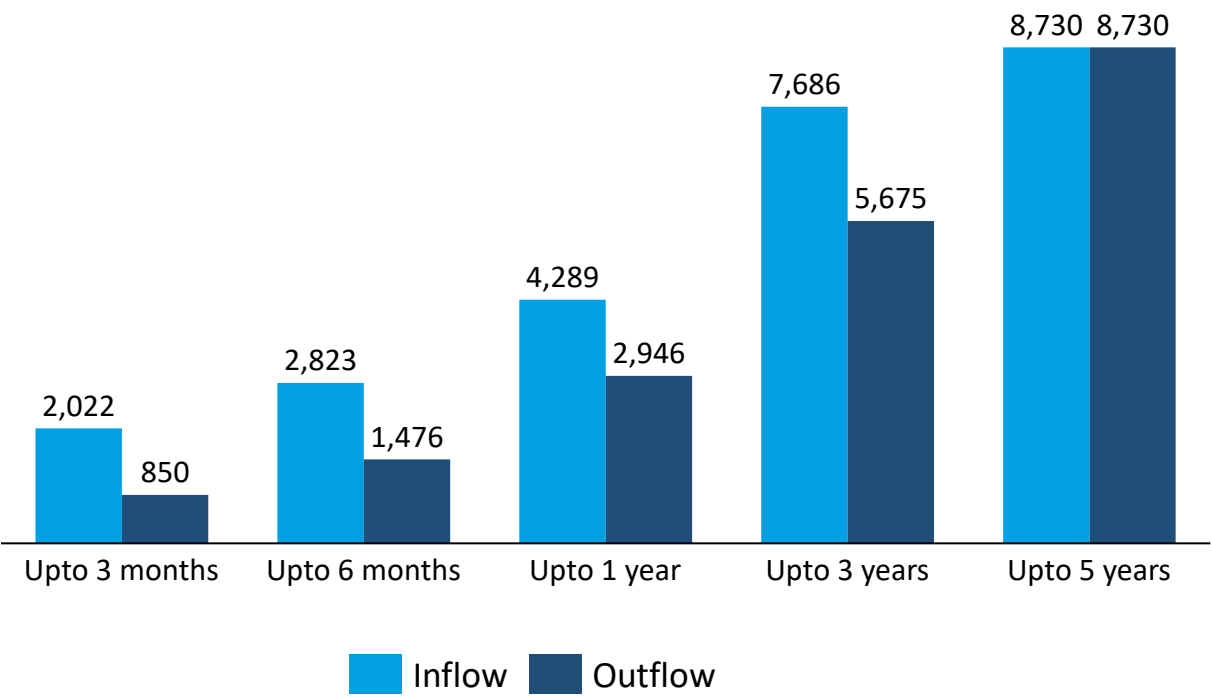
ICRA
A MOODY'S INVESTORS SERVICE COMPANY

*Includes 12.2% of Retail Borrowings

Liability Profile

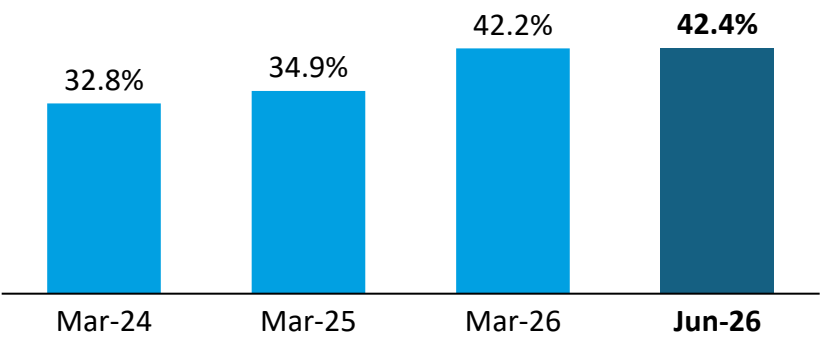


ALM Position (Cumulative)

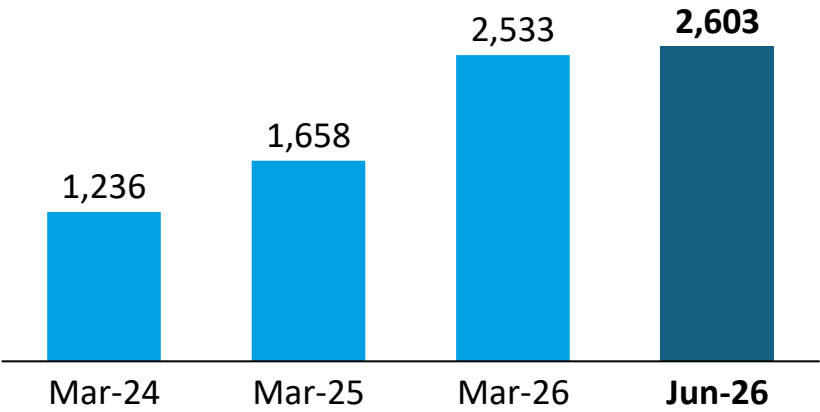


No ALM mismatch in cashflow in any tenor bucket
Well positioned to increase the average tenor of assets

Capital Adequacy Ratio (%)



Networth (Rs. Crores)



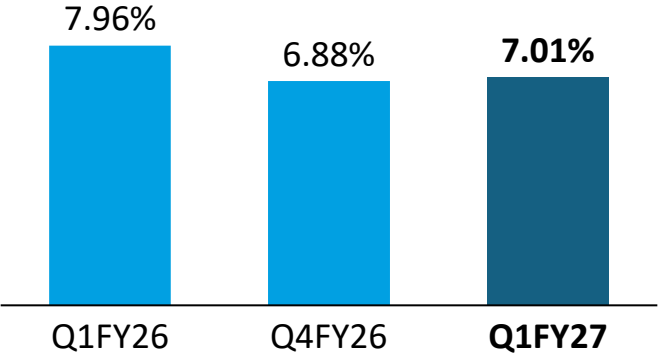


Asset Quality

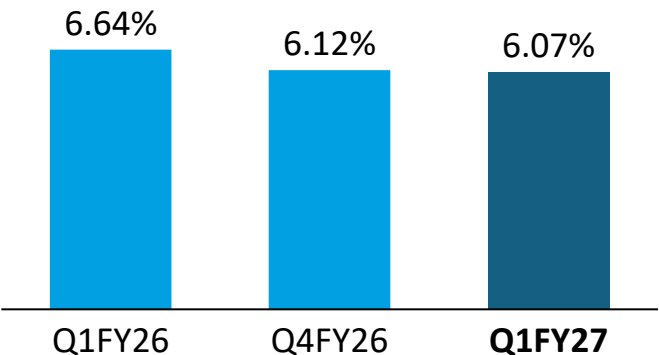
Asset Quality Trends



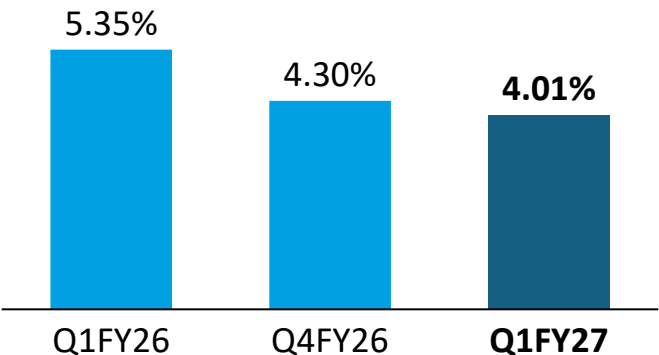
PAR X (%)



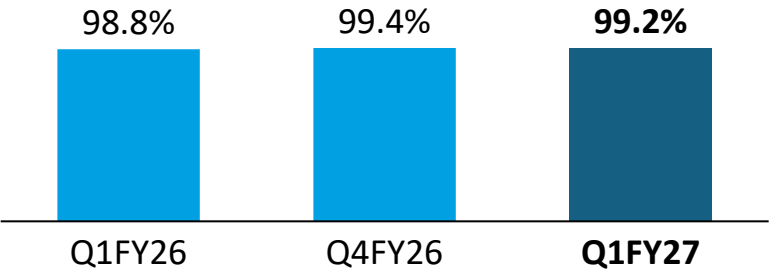
PAR 30 (%)



Credit Cost – Annualized (%)

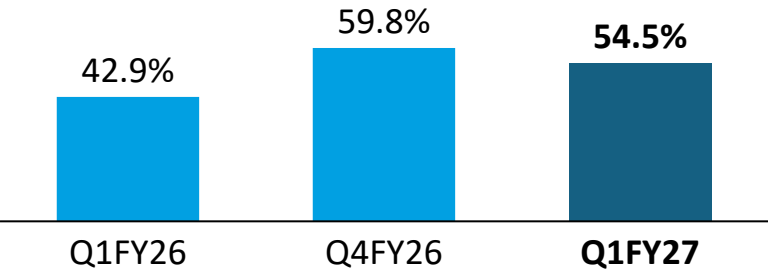


Collection Efficiency % (Non-OD)



The sequential decline in Non-OD collection efficiency of 18 bps is considerably lower than the decline of 20 bps in Q1 FY26 and 30 bps in Q1 FY25.

Collection Efficiency % (Bucket 1)

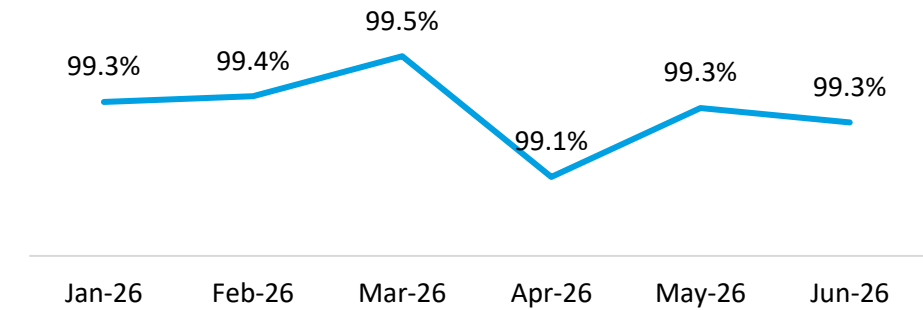


The sequential decline in Bucket 1 collection efficiency of 530 bps is considerably lower than the decline of 900 bps in Q1 FY25.

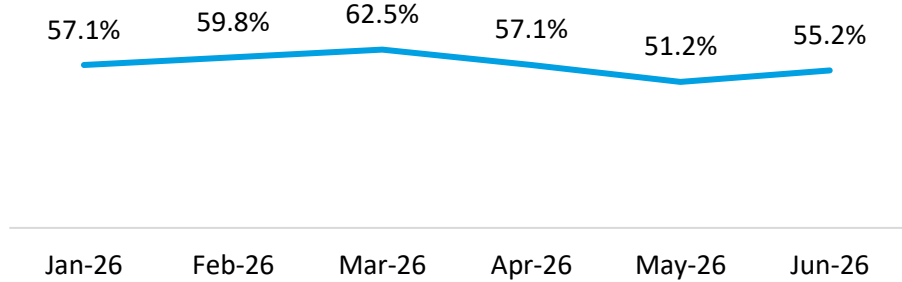
Collection Efficiency and PAR Trends – Overall



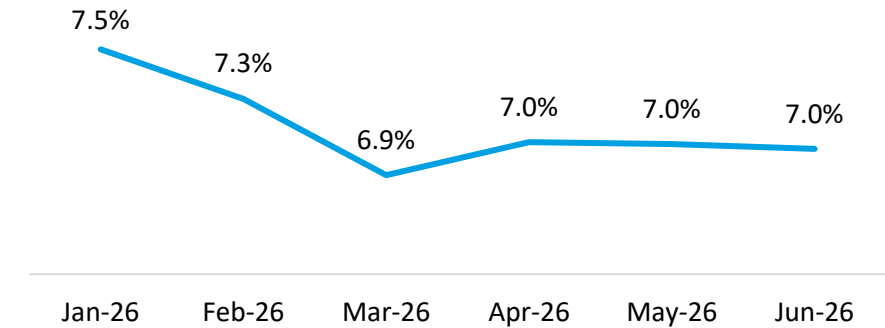
Collection Efficiency % (Non-OD)



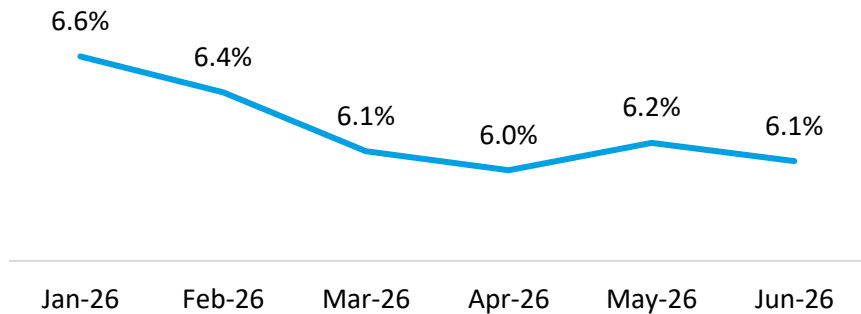
Collection Efficiency (Bucket 1)



PAR X



PAR 30



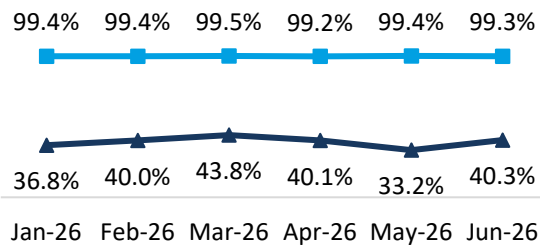
92% of portfolio has been originated post the volatile period of market over-lending (Post Jun-24)

Collection Efficiency and PAR Trends - Key States



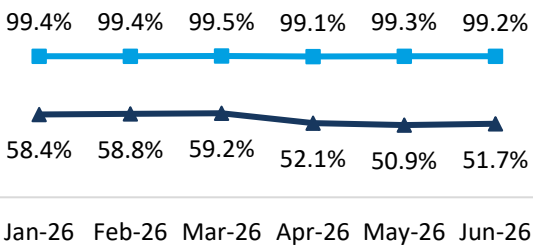
Bihar

Collection Efficiency %
(Non-OD & Bucket 1)



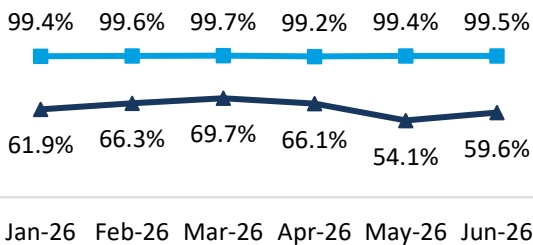
Uttar Pradesh

Collection Efficiency %
(Non-OD & Bucket 1)



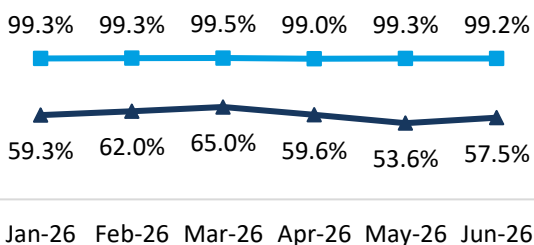
Rajasthan

Collection Efficiency %
(Non-OD & Bucket 1)



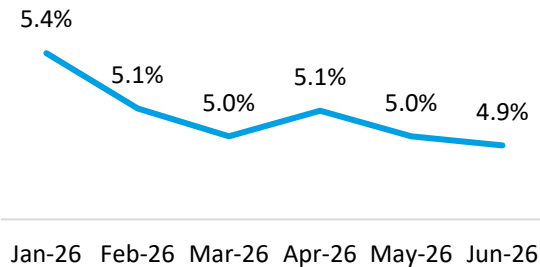
Rest States

Collection Efficiency %
(Non-OD & Bucket 1)

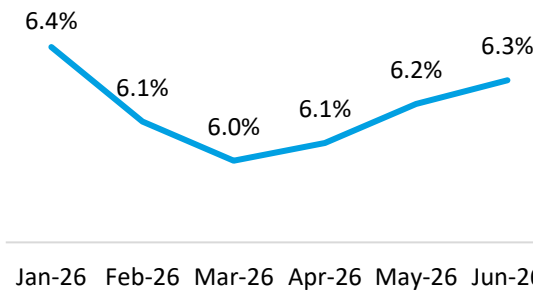


—■— Non-OD Collection Efficiency —▲— Bucket 1 Collection Efficiency

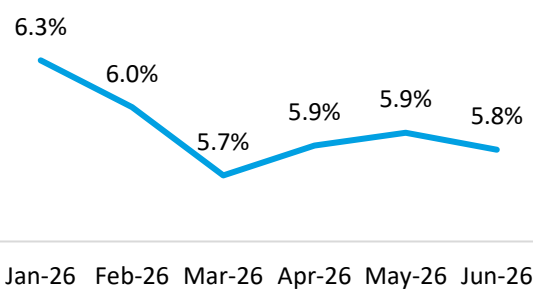
PAR X



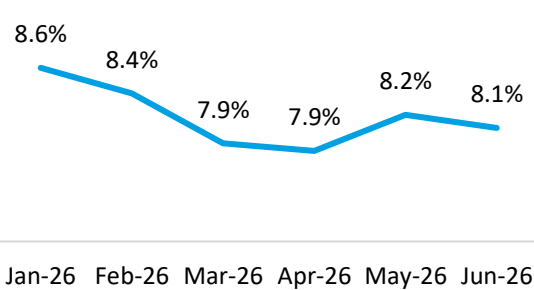
PAR X



PAR X



PAR X



Summary of Provisions



Particulars (Rs. Crores)	Stage 1	Stage 2	Stage 3	Total
As of 30th June 2026				
Gross loans outstanding	6,475	83	308	6,865
ECL provision	42	39	194	275
Net loans outstanding	6,433	44	114	6,590
Provision %	0.65%	47.11%	63.05%	4.01%
As of 31st March 2026				
Gross loans outstanding	6,155	68	312	6,535
ECL provision	39	32	196	267
Net loans outstanding	6,116	36	116	6,268
Provision %	0.63%	47.06%	62.82%	4.09%
As of 30th June 2025				
Gross loans outstanding	4,989	98	245	5,332
ECL provision	25	41	140	206
Net loans outstanding	4,964	57	105	5,126
Provision %	0.51%	41.78%	57.18%	3.87%

PCR as of 30th June 2026 is 63.80%

Robust Multi-Tiered Collection Capabilities



Tier 1 — Digital Controlling bounce using data science models

Predictive models
Bounce Likelihood Model + Early Payment Likelihood Model for pre-delinquency intervention

Digital Collections
SMS/Voice Bots + Tele-Calling

- Local-language call centres
- Calibrated pre-EMI reminders
- Pre-EMI calling workflow



Tier 2 — Field Securing collection via 500+ branch infrastructure

Feet-on-street network
Strong physical presence across 500+ branches for field-level engagement

Collection buckets
Soft bucket — Non-OD cases
Hard bucket — 1+ DPD
Settlement — NPA & Write-off

- Automated Collection Management System (CMS) for activity tracking
- Dedicated field officers for delinquencies



Tier 3 — Legal Aiding recoveries with legal remedies

Specialized legal unit
Dedicated team handling NPA cases with additional remedies beyond standard collection

- Dedicated legal managers for NPA recoveries
- Additional legal remedies for NPA case collections



Key Efficiency Drivers

Efficiency Drivers – Technology



Technology platform is enhanced by Data Science & Visualization of trends

Loan Origination

100% Paperless
100% inhouse

Underwriting

32% with AI/ML scores
68% with Cluster Methodology

Disbursements

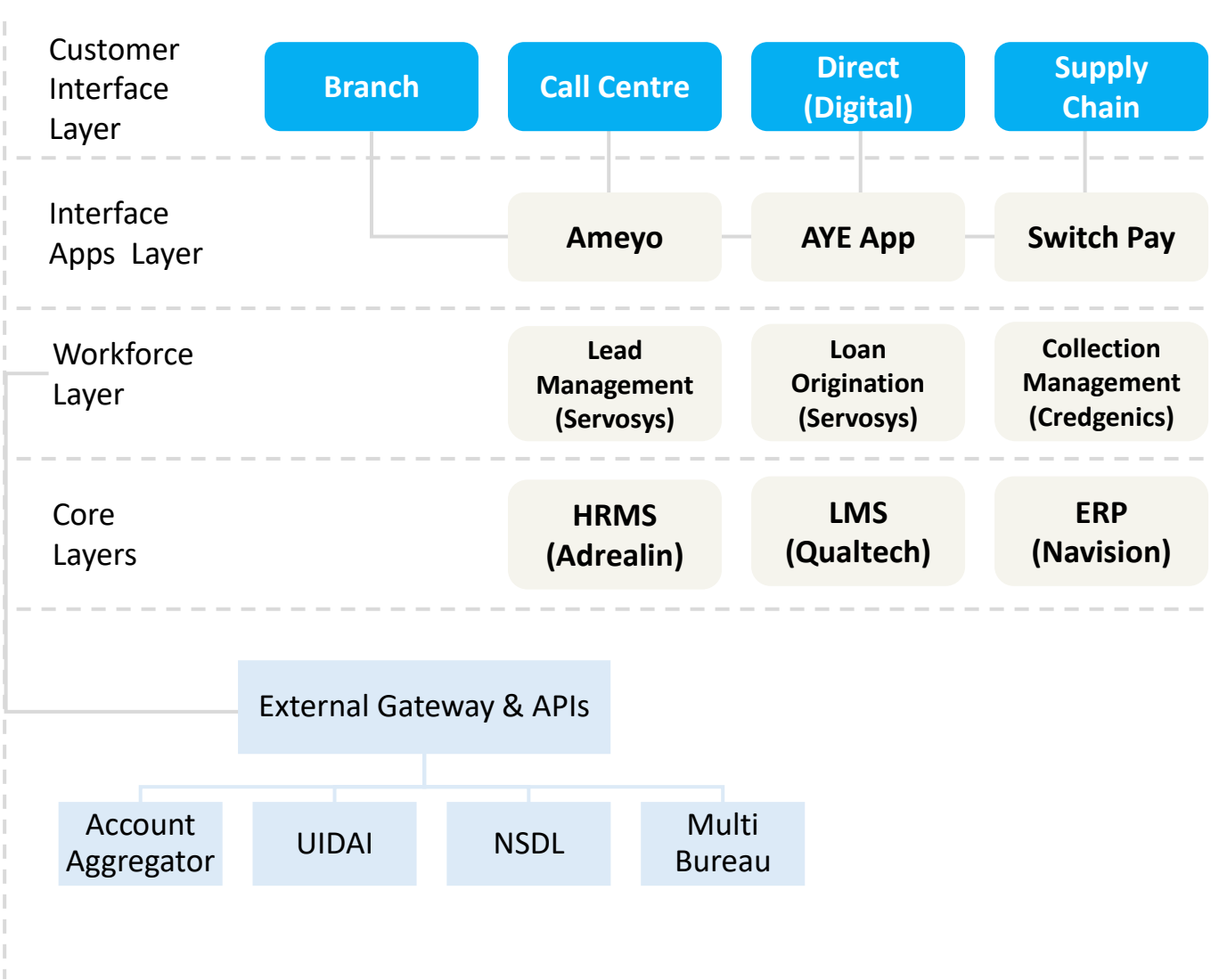
100% Cashless

Repayments

95.84% Customers activated on NACH
85.97% collection through Digital modes

Field Collections

100% inhouse
Optimized by AI/ML models



Visualization & Analytics

- Tableau
- Alteryx
- GPS Locator

Predictive Models

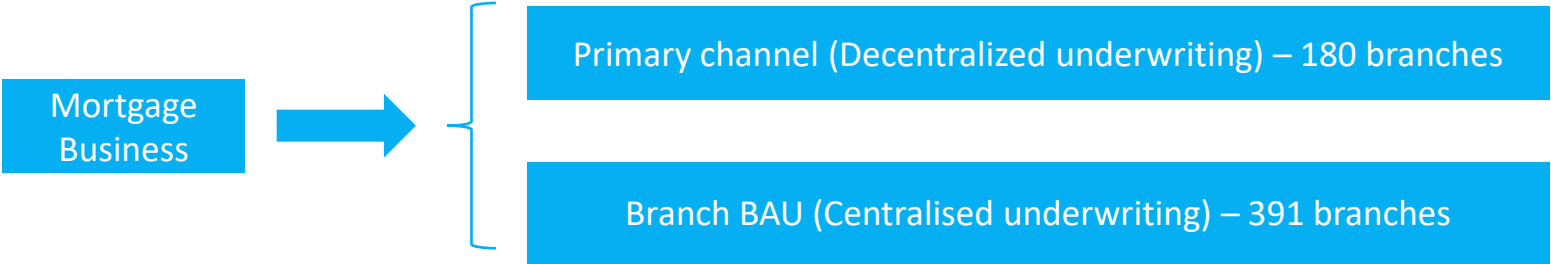
- Bounce Forecast
- Collection Likelihood
- Straight Through Sourcing
- Repeat Sourcing

Efficiency Drivers – Mortgage Business

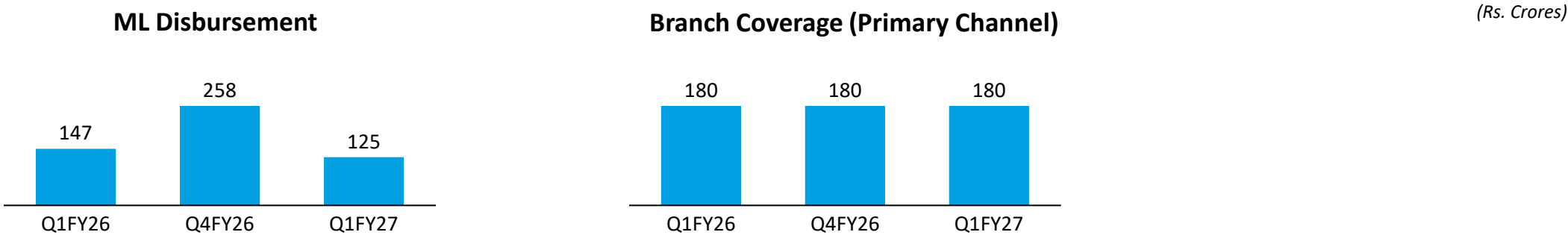


Longer tenor brings AUM stability and enhanced long term profitability

Between FY24 and FY26, Company has deployed 1,020 dedicated staff in “Primary ML Channel” in 180 branches



Calibrated expansion of ML business



Upsell team – 126 staff deployed in 100 branches

The team would be responsible to upsell ML loans to eligible repeat customers from HL portfolio

As ML AUM per branch grows the effect on OER will reduce, improving profitability

Efficiency Drivers – Repeat Business



Repeat program ensures retention of good customers with low origination cost

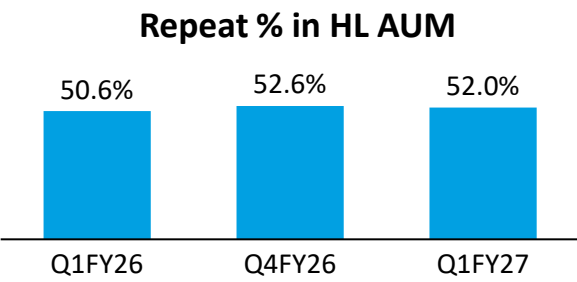
Repeat loan use Machine Learning models to target quality customers



Tele calling drives repeat conversion without use of field sales

In Q1FY27, per month per Tele-caller productivity was Rs. 1.75 Crores.

Repeat enhances the lifetime customer value



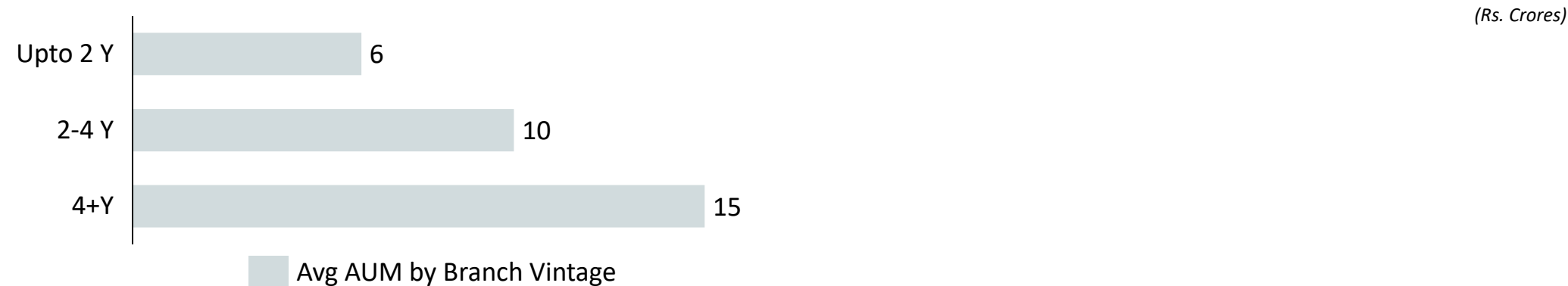
Avg Foreclosure rate for Q1FY27 annualized 5.65%

Opportunity to Upsell Mortgage Loan to HL customers

Efficiency Drivers – Branch Network

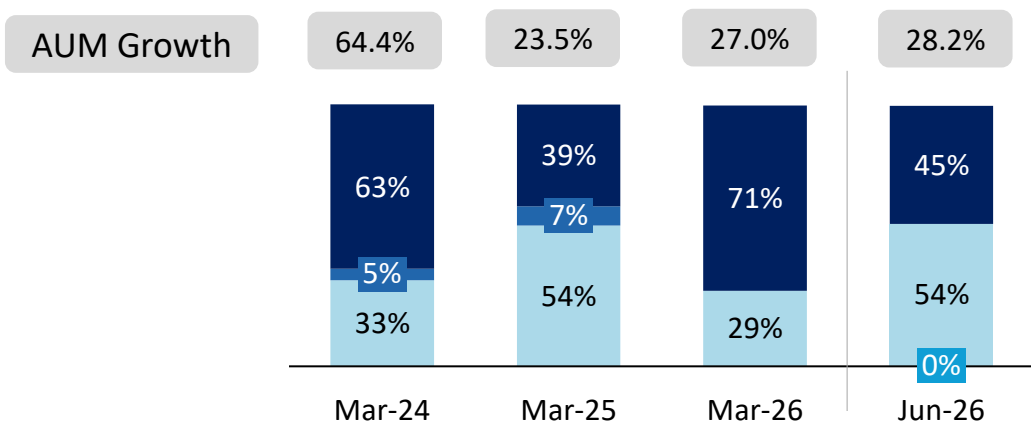
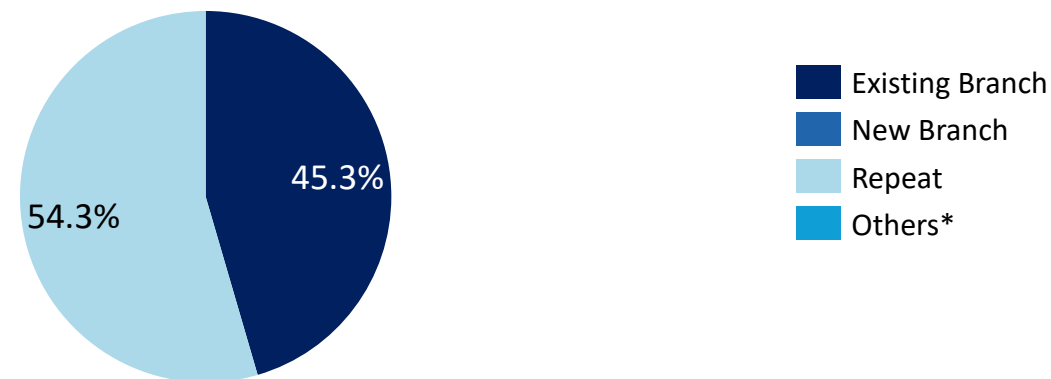


AUM Growth is driven by deepening branch portfolios



AUM growth has limited dependency on branch expansion

Contribution to growth in AUM (Mar-25 to Jun-26)



*Others include AUM under DA purchased

Company has not opened new branches in Q1FY27

FY27 Guidance



Particulars	FY27	Q1FY27
 Assets Under Management Growth (%)*	25.0% - 30.0%	28.0%
 Net Interest Margin (%)	14.25% - 14.75%	15.9%
 Opex Cost (%)	8.25% - 8.75%	8.9%
 Credit Cost (%)	3.5% - 4.0%	4.0%
 Return on Total Assets (%)	4.0% - 4.5%	3.7%

*YoY Growth

Three Year Vision : Growth



01

Asset Quality

- Maintaining industry-leading quality with a normalized **Credit Cost of 3.25% - 3.75%**.

02

Profitability

- Delivering strong financial performance with **RoA of 4.0% - 4.5% and RoE of 17.0% - 20%**.

03

Growth Target

- Targeting **28% - 33% AUM CAGR** over the next three years to compound current momentum.

04

Op. Efficiency

- Maintaining **Opex between 7.0% - 7.5%** through branch maturation and digital automation.

05

Strategic Focus

- Increasing mortgage loan shares and deepening AI/ML integration in underwriting cycles.

Compounding current momentum for superior returns and asset quality





Financial Overview

Profit & Loss Summary



Particulars (Rs. Crores)	Q1FY27	Q1FY26	Y-o-Y	Q4FY26	Q-o-Q	FY26
Interest Income	453	359		427		1,549
Fee & Other Income	37	44		76		230
Total Income	490	403	22%	503	-3%	1,779
Finance Cost	131	126		135		534
Operating Expense	180	149		177		661
Pre Provisioning Operating Profit	179	128	40%	191	-6%	584
Credit Cost	81	87		80		336
Tax	23	10		25		54
Profit after Tax	75	31	144%	86	-13%	194
Basic EPS	3.02	1.60		3.89		9.73
Diluted EPS	3.00	1.57		3.85		9.60

Q1FY26 & Q4FY26 financials numbers have been reclassified.
Numbers have been rounded off.

Balance Sheet Summary



Particulars (Rs. Crores)	As on period ended		
	30 th June 2026	31 st March 2026	30 th June 2025
Assets			
Cash & Bank balance	1,351	1,090	1,261
Loans	6,583	6,266	5,106
Investments	196	158	71
Other financial assets	94	107	74
Other non-financial assets	167	152	154
Total Assets	8,391	7,773	6,666
Liabilities & Equity			
Borrowings	5,557	5,018	4,808
Lease liabilities	46	47	31
Other financial liabilities	79	82	51
Other non-financials liabilities	106	93	84
Total Equity	2,603	2,533	1,692
Total Liabilities	8,391	7,773	6,666

ROE Tree



Particulars (%)	Q1FY27	Q1FY26	YoY (bps)	Q4FY26	QoQ (bps)	FY26
Interest Income on ATA	22.42%	22.09%	33 bps	22.95%	-53 bps	21.95%
Finance Cost on ATA	6.48%	7.75%	-127 bps	7.26%	-78 bps	7.57%
Net Interest Margin on ATA	15.94%	14.33%	161 bps	15.69%	25 bps	14.38%
Fee & Other Income on ATA	1.83%	2.71%	-88 bps	4.08%	-225 bps	3.26%
Operating Expense on ATA	8.91%	9.17%	-26 bps	9.51%	-60 bps	9.37%
Credit Cost on ATA	4.01%	5.35%	-134 bps	4.30%	-29 bps	4.76%
Profit after Tax on ATA	3.71%	1.91%	180 bps	4.62%	-91 bps	2.75%
RoA (on AUM)	4.18%	2.20%	198 bps	5.13%	-95 bps	3.08%
Leverage (x)	3.15	3.88	-	3.46	-	3.37
Return on Equity	11.68%	7.40%	428 bps	15.98%	-430 bps	9.26%

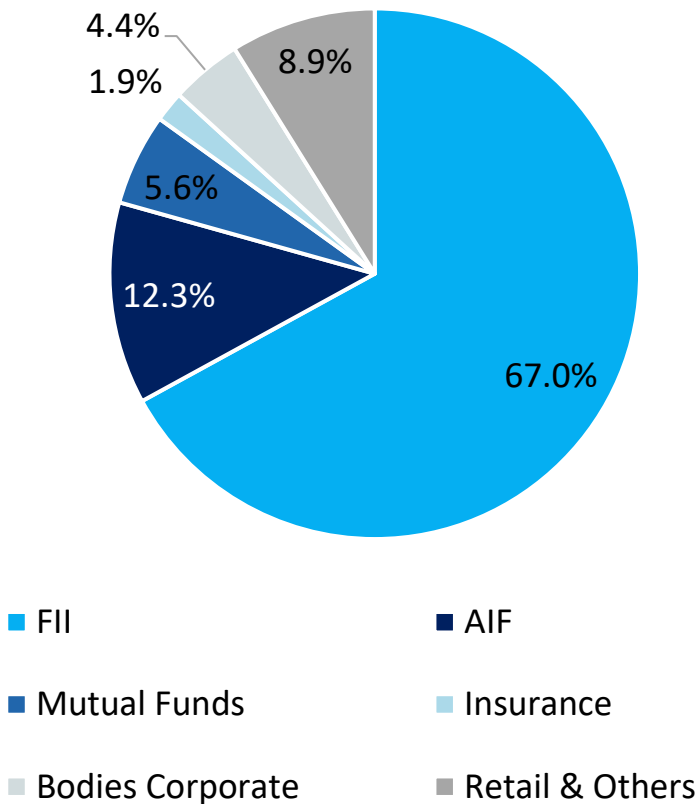
Closing D/E is 2.13x

Q1FY26 & Q4FY26 financials numbers have been reclassified.

Shareholding Pattern



As of 30th June 2026



More than 5% Shareholders

Investors	%
Elevation Capital	12.6%
LGT Capital Invest	10.1%
Alpha Wave India	7.8%
CapitalG LP (erstwhile Google Capital)	7.7%
British International Investment	7.4%
A91 Emerging Fund	7.2%
Imp2 Assets (Temasek Trust Asset Management)	5.5%

CSR Activities



Why is it necessary to support Micro-Entrepreneurs?

1 NO POVERTY

2 ZERO HUNGER

5 GENDER EQUALITY

8 DECENT WORK AND ECONOMIC GROWTH

9 INDUSTRY, INNOVATION AND INFRASTRUCTURE

10 REDUCED INEQUALITIES

FAME (Foundation for Advancement of Micro Enterprises) is a not-for-profit bridging the gap between the aspirations of India’s 60 million grassroots micro-entrepreneurs and the opportunities available to them — through five focused livelihood programs.

Dairy Development

- Healthcare & doorstep veterinary services
- Milk collection & Dairy Input Aggregation Model to improve top & bottom line

Partnership with HUL, AMUL & Mother Dairy

Shoe Artisans Development

- In-house training & industrial exposure
- Online & offline marketing support

650 women artisans earning regular income

Kirana Empowerment

- Capacity-building sessions
- SAKSHAM grants for women shop owners

40% increase in profit & customer acquisition

Sports Cluster Development

- Capacity building & quality upgrades
- Stronger forward & backward linkages

Women earn 40% higher wages

DIWA – Women Association

- Skilling, infrastructure & machinery setup
- Branding, marketing & distribution network

Established 4 enterprises run by women

TOTAL REACH & IMPACT

7 Clusters	6 States	18 Districts	300 Villages
400K	130K	300K+	1Mn
Lives Touched	Women Trained	Livestock Treated	Training Man-Hours

Q1 FY27 Update

- 4L+ beneficiaries empowered since inception, with enhanced skills, market access, and improved livelihoods
- Secured a Singapore-based trust grant to expand its women-focused livelihood program
- Dairy initiatives with Amul & Mother Dairy achieved record 8 lakh litres milk collection, generating ₹50 lakh additional farmer income
- Women livelihood programs generated Rs. 48 lakh income in Q1 FY27, with cumulative impact of Rs. 3 crore income opportunities created



Glossary



PAR X	PAR X is total overdue (all DPD buckets)
PAR 30	PAR 30 is total overdue (all DPD 30 day onwards)
Collection Efficiency	Collection efficiency is calculated on number of accounts and restricted to 1 account if collected
Bucket 1	Bucket 1 refers to overdue cases below 30 DPD
Leverage	Average Assets by Average Networth
RoA	PAT by average total assets



Thank You

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