

Date: August 03, 2026

To,

National Stock Exchange of India Limited Exchange Plaza, C-1, Block G Bandra Kurla Complex Bandra (E), Mumbai – 400 051	BSE Limited Phiroze Jeejeebhoy Towers Dalal Street, Mumbai – 400 001
Symbol: MOBIKWIK	Scrip Code: 544305

Sub: Investor Presentation on the Financial Results of the Company for the quarter ended June 30, 2026

Dear Sir/Madam,

Further to our letter dated July 27, 2026 and pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with Schedule III thereto, please find enclosed herewith presentation on the financial results (Earnings Presentation) to be made to analysts/investors for the quarter ended June 30, 2026.

Please access the live webcast of the earnings call scheduled to be held on Monday, August 03, 2026 at 04:00 P.M. IST (India Standard Time) at:

<https://services.choruscall.in/DiamondPassRegistration/register?confirmationNumber=9527312&linkSecurityString=51c6090000>

The presentation is also made available on the website of the Company at <https://www.mobikwik.com/ir/financial-statements>

We request you to kindly take the same on record.

Thanking you,

For One MobiKwik Systems Limited

Ankita Sharma

Company Secretary and Compliance Officer

Membership No.: A37518

ONE MOBIKWIK SYSTEMS LIMITED

Registered Office: Unit No. 102, 1st Floor, Block-B, Pegasus One, Golf Course Road,
Sector-53, Gurugram, Haryana-122003, India.

Ph: +91 (124) 490-3344 | CIN: L64201HR2008PLC053766 | www.mobikwik.com | cs@mobikwik.com



Earnings Presentation

Q1FY27

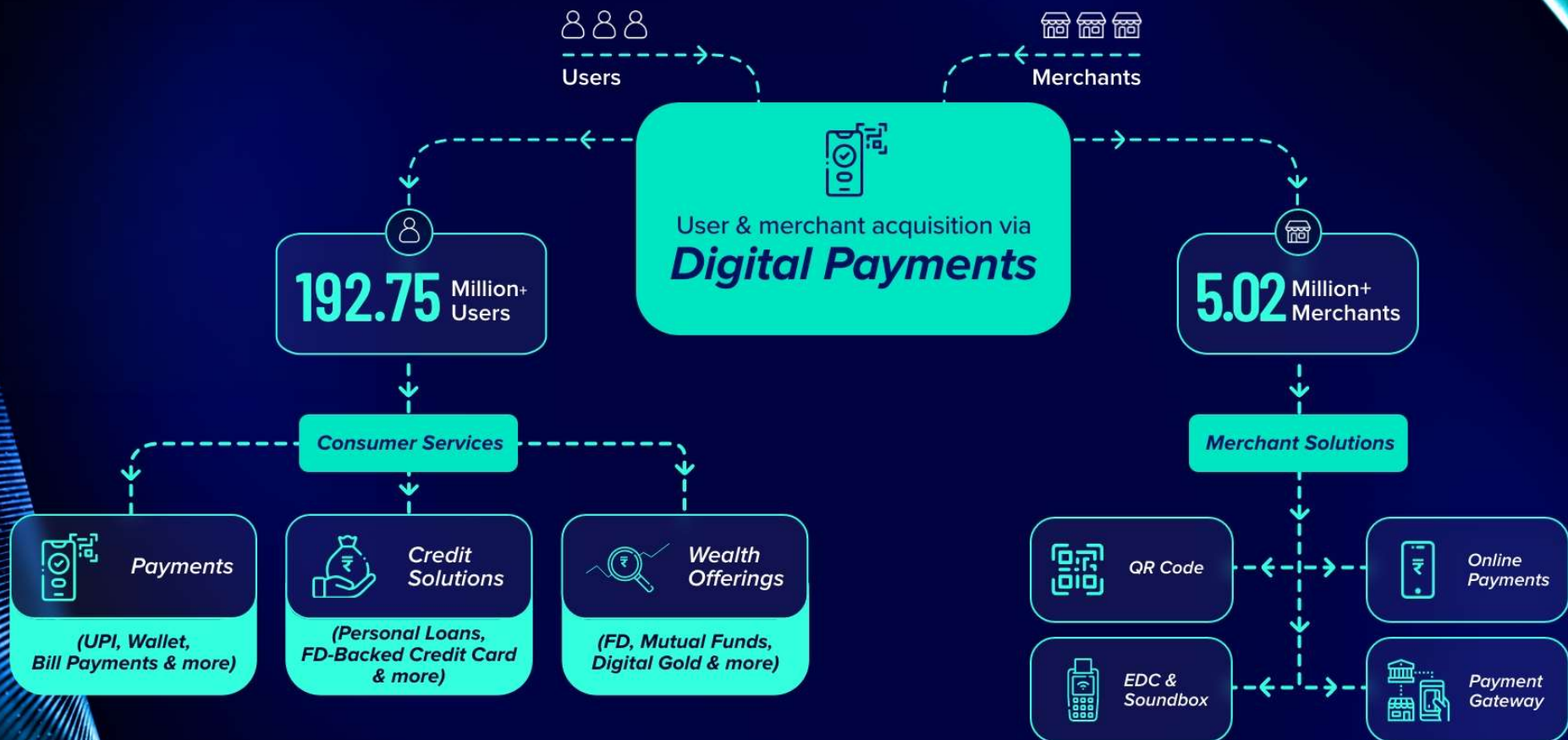
For the Quarter Ending June 2026



Corporate Summary



Our Business Model



Quarterly Snapshot : Key Metrics at a Glance



Ranked #1 in Wallet ⁽¹⁾

2nd Fastest Growing UPI TPAP App ⁽²⁾

Ranked #6 in Bill Payments ⁽³⁾

Payments

2-sided payments platform serving consumers via UPI, Wallet & Bill Payments and 5.02 Mn merchants

192.8 Mn

Registered Users

5.02 Mn

Merchant Partners

₹587 Bn

Q1 FY27 GMV (50% YoY)

₹2,081 Mn

Q1 FY27 Revenue

₹777 Mn

Q1 FY27 Gross Profit

37%

Gross Margin (Q1 FY27)

Financial Services

Consumer credit platform serving users across the credit spectrum via FLDG & marketplace models

1.64 Mn

ZIP EMI Users

60%

Repeat Customers

₹7,367 Mn

Q1 FY27 Disbursals

₹733 Mn

Q1 FY27 Revenue

₹433 Mn

Q1 FY27 Gross Profit

5.87%

Net FS Margin (Q1 FY27)

New Businesses

High-growth platforms building on MobiKwik's distribution moat

Offline Merchants (Merchant Acquisition)

Scaling Merchant Relationships • Using Transaction Data to enable merchant credit • Improving monetization

Device Led Acquisition Strategy to deliver scaled revenue, building a strong base for MCA Lending

Online Merchants (Zaakpay)

Online Payment Checkout Services for Merchants • Near breakeven • Building SMB pipeline

Focus on growing business from non-MobiKwik merchants; targeted expansion in high-value regulated sectors

India's leading digital financial services platform offering **Payments and Credit Offerings** to **192.8 Mn+ users**

¹ By GTV of Digital Wallet as of Jun'26 | ² Based on NPCI data for top 20 TPAPs as per transaction count for Q1FY27 Vs Q1Y26 | ³ By GV as of Jun'26 among Customer Operating Units | ⁴ Including Standalone and Payment Gateway (Zaakpay) GMV

Strong Independent Board of Directors Ensuring Compliance at Every Step



Board Chairperson



Navdeep Singh Suri

Board Chairperson

Ex Ambassador of India to Egypt and UAE
Ex High Commissioner to Australia
Independent Director at Hindustan Ports Private Ltd

Board of Directors



Radhakrishnan Nair
Ex-ED at SEBI, Ex MD at
Corporation Bank,
Ex Member at IRDAI



Punita Kumar Sinha
Ex-Senior MD at Blackstone
Ex-MD at Oppenheimer



Raghu Ram Hiremagalur
CTO & VP,
LinkedIn



Sayali Karanjkar
Ex-founder,
PaySense



Vineet Bansal
Founder,
On-Grid

Promoters



Bipin Preet Singh

MD, CEO & Co-Founder

BTech (IIT-Delhi)
Ex-Intel
Ex-Nvidia



Upasana Taku

ED, CFO, & Co-Founder

MS (Stanford University)
Ex-HSBC
Ex-PayPal

Regulatory Licenses Enabling Long-Term Business Continuity



Type of Business Activity	Details of Licenses	Last Renewed	Regulatory Authority	Product/ Service Offered
Payments	Prepaid Payment Instrument (PPI)	30-Sep-25	RBI	Issuance and Operation of PPI (Wallets) to the consumers. Providing merchant acceptance infrastructure under PPI
	Bharat Bill Payment Operating Unit (BBPOU)	27-Jan-26	RBI	Providing the services of Bill payments for utility services such as electricity bill payments, credit card bill payments, etc.
	Online Payment Aggregator (PA-O)	30-Apr-25 (Perpetual Validity)	RBI	Providing merchants services to accept payments from their customer via multiple digital modes such as cards, UPI, wallets, net banking, etc. including collection and settlement thereof.
	Offline Payment Aggregator (PA-P)	25-May-2026 (Perpetual Validity)	RBI	Collection and settling of digital face-to-face payments, such as QR code scans and card swipes at point-of-sale (POS) terminals
Lending	Non-Banking Financial Company (NBFC)	27-Apr-2026 (Application Approved)	RBI	Carrying out Non-Banking Financial Institution activities, specifically enabling on-book lending and co-lending
Wealth	AMFI Registration Number (ARN)	06-Mar-25	SEBI	Carrying on business of selling and marketing of mutual fund products.
	Registration as Investment Adviser (RIA)	21-Aug-23 (Perpetual Validity)	SEBI	Providing services in relation to financial advice to clients, helping them choose suitable securities and investment products.
	Stock Broking	01-Jul-25 (Perpetual Validity)	SEBI	Carrying on the activities of buying, selling or dealing in securities/clearing and settlement of trades.
Insurance	Corporate Agent (Composite)	15-Dec-23	IRDAI	Carrying out activities of soliciting, marketing and distributing insurance products on behalf of insurers.

Corporate Update : Lending Business Transfer to Subsidiary to Activate NBFC



Migrating the Lending Service Provider (LSP) business to MDSPL (wholly-owned subsidiary of OMSL) – a condition of the NBFC in-principle approval, ahead of receiving the Certificate of Registration (CoR)

1

APR 27, 2026

NBFC In-Principle Approval

RBI grants in-principle approval for the NBFC licence — conditional on migrating the LSP business to a wholly-owned subsidiary before the CoR is issued

COMPLETED

2

JUL 2, 2026

Shareholder Approval

Postal ballot (remote e-voting) concludes; shareholders approve the LSP business transfer via slump sale to MDSPL and the revised utilisation of IPO proceeds to capitalise the lending business

COMPLETED

3

TARGETED: AUG 2026

Lending Business Transfer to MDSPL (Wholly-owned Subsidiary)

Slump sale of the LSP undertaking, capital infusion from earmarked IPO proceeds, and novation of all existing LSP agreements — moving the business into MDSPL, MobiKwik's wholly-owned subsidiary

IN PROGRESS

Thank you to our shareholders — your continued trust and support in MobiKwik has been instrumental in enabling this transition

Payments

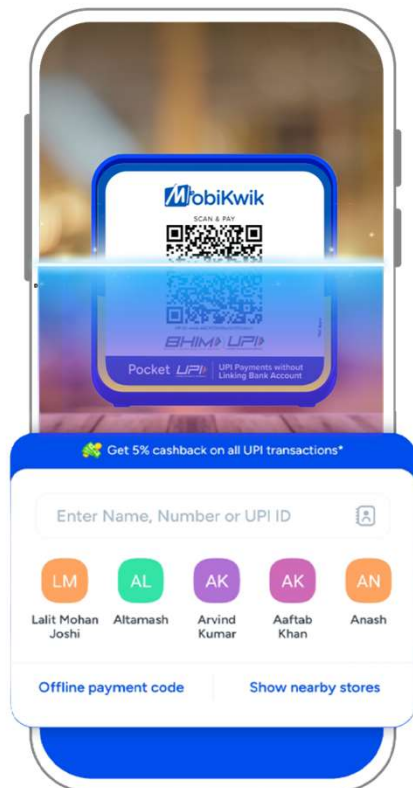
Driving User Acquisition



Consumer Payments : Product Offerings

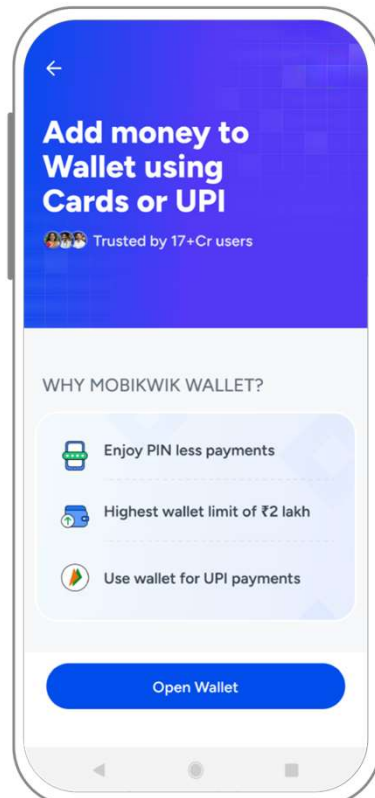


UPI

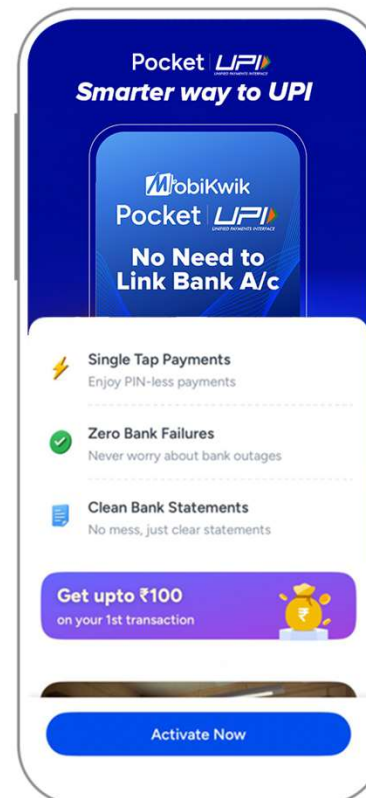


Send money to anyone, scan any QR, pay offline - all from one screen

Wallet + Pocket UPI

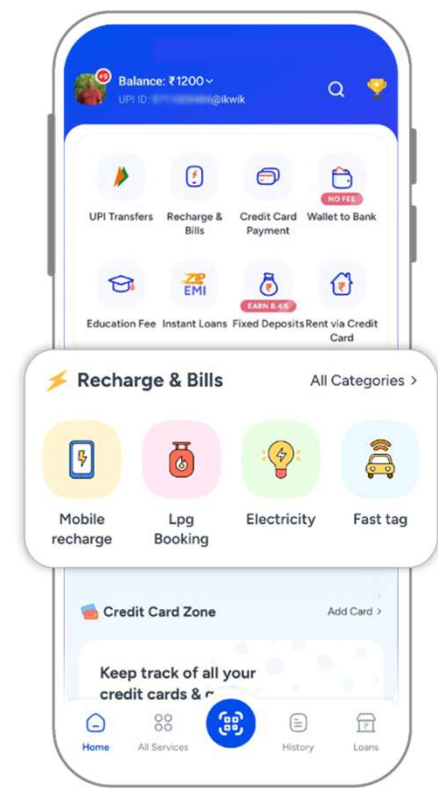


Load once, spend anywhere - without touching your bank account



A UPI account that lives inside your wallet - no bank failures, clean statements, single tap

Bill Payments



Every recurring payment - mobile, electricity, credit card managed in one place

UPI : 2nd Fastest Growing UPI TPAP App



Our UPI transactions grew 5x faster than the Overall Industry (MobiKwik 130% YoY vs Industry 24%)

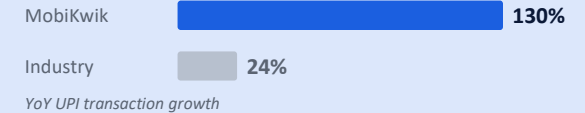
2.3X

UPI Transactions YoY
100 Mn → 230 Mn

2.0X

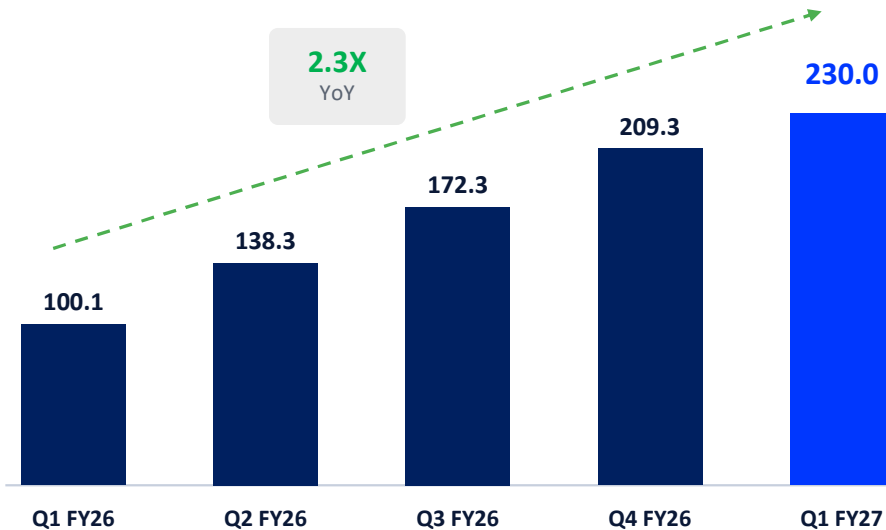
UPI GMV YoY
136 Bn → 269 Bn

OUTPACING THE INDUSTRY



TARGETING 4X TRANSACTION GROWTH OVER NEXT 2 YEARS

Customer Initiated UPI Transactions (Mn)



KEY GROWTH LEVERS

- 1 Powered by a dedicated UPI PSP Stack**
Running dedicated technology means faster fixes, higher uptime, and quicker releases on our timeline.
- 2 UPI Registration Rebuilt**
Focused work on the setup flow lifted the number of users completing UPI activation on MobiKwik.
- 3 Security and Compliance at the Core**
Industry-leading security and compliance on every transaction protect customers and shape how the product scales.
- 4 Refer and Earn, Plus Retention**
A new referral program grows registrations and transactions, with retention work keeping users active.
- 5 Deeper Platform Reliability**
Continued investment in core architecture delivers a stable, dependable experience users trust.

1) Based on NPCI data for top 20 TPAPs as per transaction count for Q1FY'27 Vs Q1FY'26

PPI Wallet Scales on Every Metric, Powered by Pocket UPI



106 Mn

Wallet Transactions · Q1 FY27

+68% YoY



₹125 Bn

Wallet GMV · Q1 FY27

+24% YoY



40 Mn

Full KYC Wallets · Q1 FY27

+6% YoY



Market Leader with ~19% share of total PPI Wallet GMV

PPI Wallet Transactions (Mn)



Source: RBI entity-wise PPI Statistics(One MobiKwik System Ltd.)- PPI Wallet only.

Pocket UPI (PPI on UPI) is the wallet's growth engine



The preferred rail on MobiKwik

Users increasingly reach for the wallet to pay merchants, not just transfer to peer/bank transfers indicating stickiness & high intent for daily use



Rapid Growth in Interoperable Wallet Adoption

Ever transacting user base grew by 83%, from June'25 to June'26



UPI interoperability unlocks daily wallet usage

Enables one-click payments across the UPI ecosystem, making the wallet the preferred choice for frequent, small-ticket transactions and increasing user engagement

Recharge & Bill Payments : Anchored on Growth of BBPS and New Categories



Anchored on category expansion, platform depth and ecosystem scale

₹ 64.7 Bn

Q1 FY27 B2C GMV

Mature Business Driving Customer Retention



₹ 24.4 Bn

Q1 FY27 B2B GMV

New Business showing Exponential Growth



37%

YoY GMV Growth

Q1 FY27 v/s Q1 FY26



COMBINED R&B GMV (in INR Bn)



KEY GROWTH LEVERS

Sharper Segmentation & Cross-Sell

Custom offers and cross-sell as core motions, with early identification of at-risk users driving closer retention

New-to-Category Expansion

Growing user base converting into new-to-category and new-to-use-case adoption, widening the funnel

BBPS COU Licence Leverage

Leveraging our BBPS COU licence to power digital bill payments for multiple partner agent institutions

Best-in-Class Service Delivery

Best-in-class dashboards, system uptime and service supporting partner institutions at scale

All numbers include Recharge & Bill Payments via MobiKwik App and Aggregation Channels

Merchant Payments : Scale-up by FY28



+17%

**Merchant GMV
QoQ Growth**
107 Bn → 126 Bn

\$1.8–2.0 Tn

Offline Merchant TAM by FY28 (RedSeer)

\$792–880 Bn

Online PG TAM by FY28 (RedSeer)

Why Merchant Payments?

No zero-MDR rails — offline & online both earn

Fewer competitors, easier to retain merchants

Device + lending lock merchants in for the long term

Offline Merchant Acquiring

EDC & Sound Box Scale-up

Device base scaling, compounding subscription and MDR revenue



Multi-Segment GMV Growth

Enterprise, O&G and General Trade scaling in parallel, reducing concentration risk



Revenue Yield Deepening

Higher-value instruments and banking tie-ups lift revenue per unit of GMV



Merchant Lending (MCA)

Transacting merchants convert to credit naturally, boosting retention and revenue



Online Merchant Acquiring (Zaakpay)

Vertical-Focused Growth & Industry Dominance

Deep vertical specialization, owning high-value ecosystems end-to-end



Compliance-Aligned Custom Solutions

Category-specific, compliant checkout flows that speed up onboarding



Reliability & Service Excellence

Best-in-class uptime and instant settlement for high-stakes verticals



Superior API & Self-Serve Platform

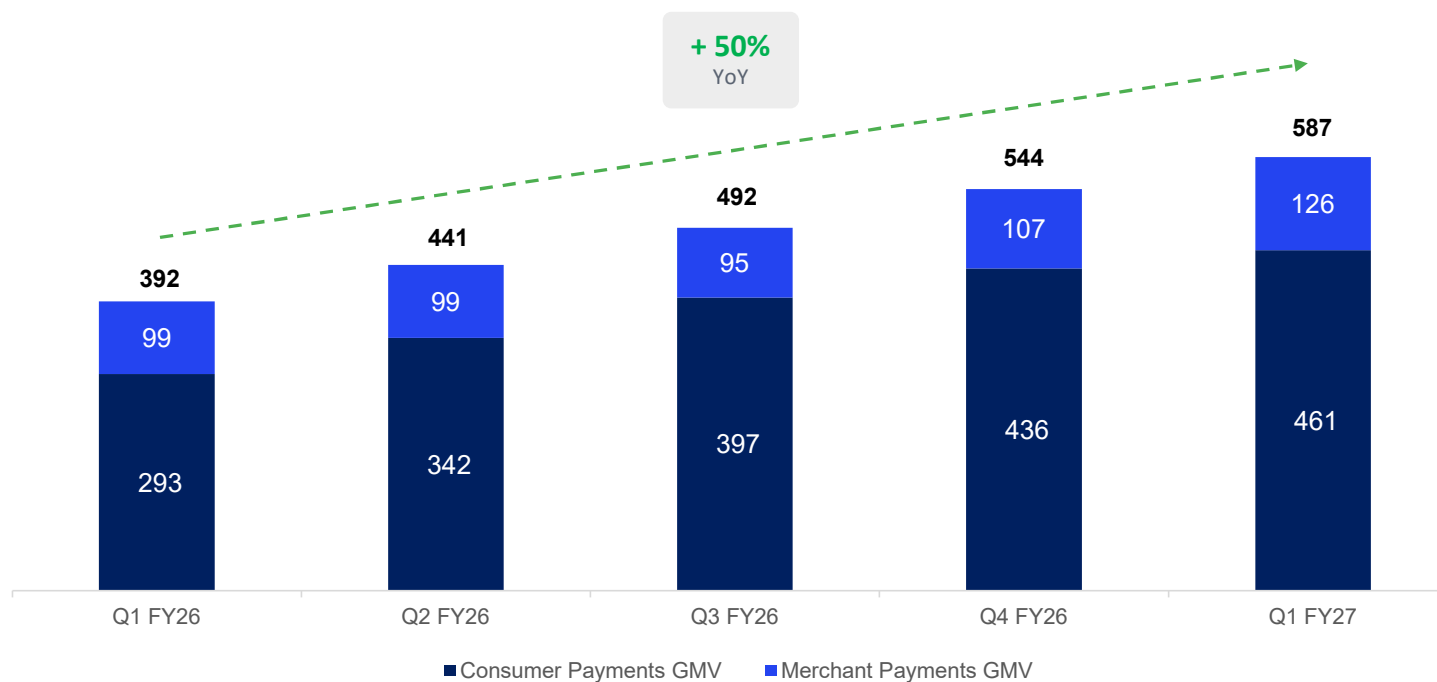
Developer-first APIs and self-serve tools that cut integration time



Record High Platform Spend GMV with 50% YoY growth



Platform Spend GMV (₹ Bn) ⁽¹⁾



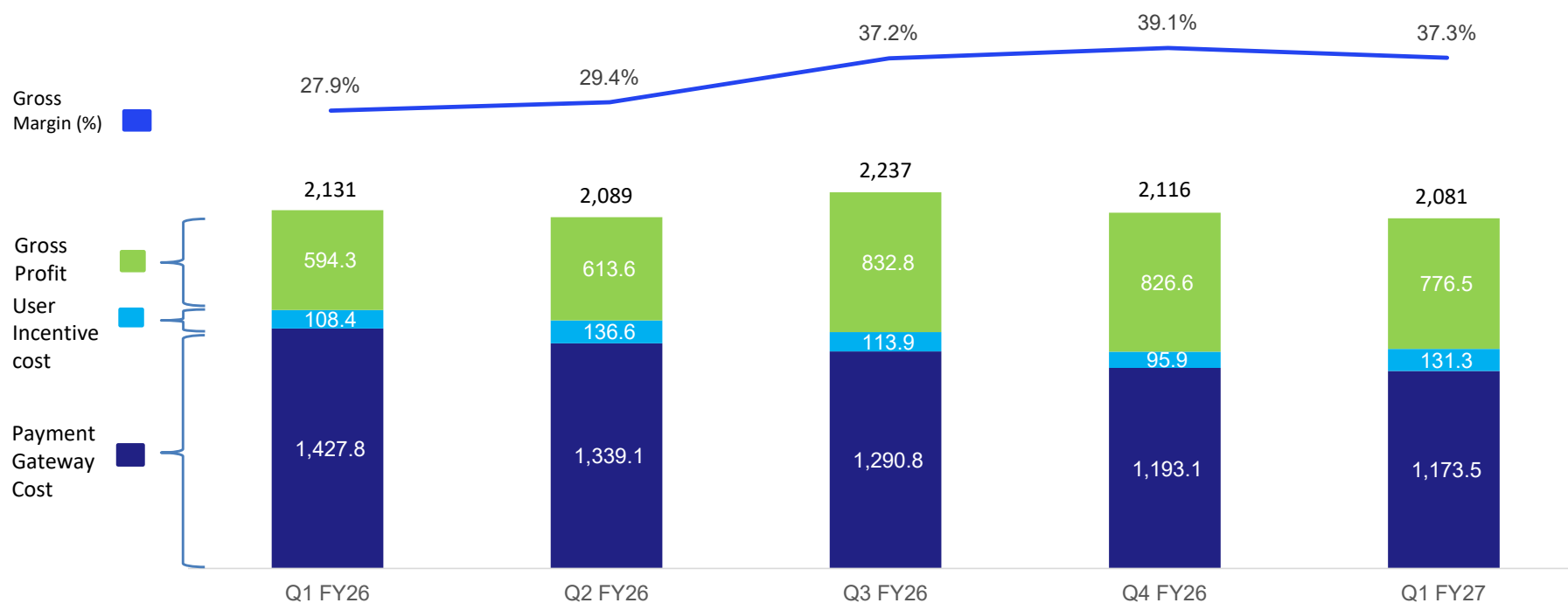
- **Low Cost UPI Growth Drives the Funnel for Payment and Lending Use Cases**
- High-quality, well-retained users are driving deeper engagement across the platform, supporting sustainable revenue.
- UPI GMV stood at ₹ 269 Bn (up 99% YoY), PPI Wallet GMV stood at ₹ 125 Bn (up 24% YoY), and Recharge and Bill Payments GMV stood at ₹ 89 Bn (up 37% YoY)

¹⁾ Platform Spend GMV = MobiKwik Payment GMV + Zaakpay GMV

GMV Growth translating to 31% YoY growth in Payments Gross Profit



Payments Revenue (INR Mn) & Gross Margin⁽¹⁾(%)



- Some Card based payment categories were paused in Q4 FY26 and Q1 FY27, because of which there was a drop in both Payments Revenue as well as Gateway Costs. Going forward, we expect to resume these categories with proper guardrails in place.
- Significant GMV growth has come from Merchant Business, UPI, and non-Card linked categories, where the take rates are relatively lower.
- Gross Margin stood at 37.3% - Up YoY from 27.9% in Q1 FY26.

¹⁾ As a (%) of Payments Revenue

Payments Unit Economics within Guided Range at 13 bps



Unit Economics of Payments Business (Bps) ⁽¹⁾

Particulars (in bps)	Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY27
Payments Revenue	54	47	46	39	35
Payments Gateway Costs	(36)	(30)	(26)	(22)	(20)
User Incentive costs	(3)	(3)	(2)	(2)	(2)
Net Payments Margin	15	14	17	15	13

Payments GMV grew 50% YoY and 8% QoQ, with Net Payment Margin holding firm at 13 Bps (within the guided range of 12-15 bps)
Company expects consistent GMV growth with stable Net Payments Margin

¹⁾ All numbers in % of Platform Spend GMV (MobiKwik Payment GMV + Zaakpay GMV)

Consumer Lending

Monetization Engine



Consumer Lending : Product Offerings



A diversified, risk-aligned credit platform serving users across the credit spectrum.

Here are some exciting loan offers for you ✨

₹2 Lakh
Approval Chances **VERY GOOD** ⓘ

Min Interest: 22.9% p.a. Max Duration: 15 Months EMI Starting: ₹1,945

pau finance

₹2 Lakh
Approval Chances **VERY GOOD** ⓘ

Min Interest: 22.9% p.a. Max Duration: 15 Months EMI Starting: ₹1,945

NORTHERN ARC

₹2 Lakh
Approval Chances **VERY GOOD** ⓘ

Min Interest: 22.9% p.a. Max Duration: 15 Months EMI Starting: ₹1,945

Hero FINCORP

A. FLDG Model - High Control, Higher Yield

- Operates in **Moderate-ROI segments (22–32%)** with short-tenure, small-ticket loans
- **Co-created filtration parameters with underwriting done by lending partners** via in-house scorecards for eligibility and loan sizing
- **Moderate risk filtration** results in higher lender conversion but controlled overall approval (~3.5-4%).
- Opportunity to upsell and cross sell

B. Distribution/Marketplace Model - Scale-led, Partner-driven

- Focuses on **larger-ticket, longer-tenure loans** with moderate ROI (12–24%)
- **Credit decisions driven by lender policies**, limiting underwriting flexibility
- **Lower approval rates and tighter filtration** (~1-1.5%) due to higher lender-side drop-offs

Here are some exciting loan offers for you ✨

₹15 Lakh
Approval Chances **GOOD** ⓘ

Min Interest: 12% p.a. Max Duration: 48 Months EMI Starting: ₹2,633

L&T Finance

₹15 Lakh
Approval Chances **FAIR** ⓘ

Min Interest: 14% p.a. Max Duration: 36 Months EMI Starting: ₹1,752

P POONAWALLA FINCORP

₹5 Lakh
Approval Chances **GOOD** ⓘ

Min Interest: 19% p.a. Max Duration: 36 Months EMI Starting: ₹1,935

P POONAWALLA FINCORP

Portfolio maturing with tilt towards repeat and super prime cohorts



Super Prime

*Key Asks –
Investment, lifestyle*

- High Income and net worth
- Excellent credit history
- Monthly income >3lakh
- Loan amount >5 lakh
- High limit credit card usage



Prime

*Key Asks –
Investment, lifestyle*

- Moderate income: 1-3 lakh pm
- Good credit history
- Loan amount 1 to 5 lakh
- Active credit card usage

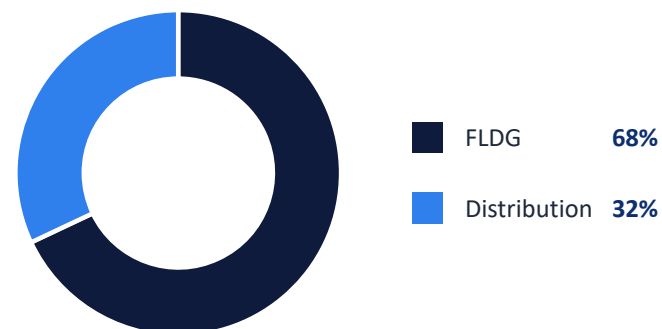


Near Prime

*Key Asks –
Working capital, living
expenses*

- Younger demographic
- Lower income: up to 1 lakh pm
- Moderate credit history
- Loan amount up to 1 lakh
- Low credit card penetration

Lending Disbursal Mix



Key Metrics, YoY

- Credit Risk performance improved by ~**25%**
- Repeat loans went up from 35% to **60%**
- FS margins improved from 1.12% to **5.87%**

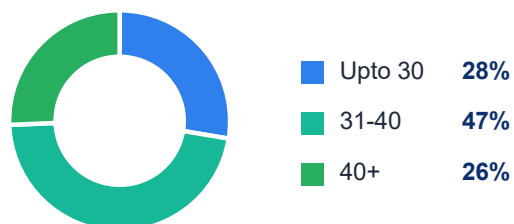
Key Focus Areas

- Distribution partnerships → premium customer acquisition
- FLDG policy refinement for risk control
- Improved risk-based pricing for product market fit
- Repeat business growth through personalized offers
- Collections infrastructure investment

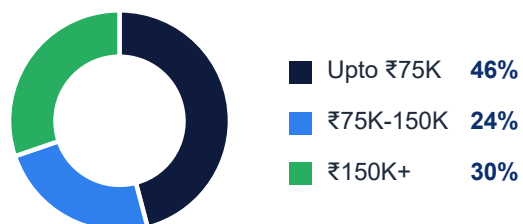
Borrower Base: Young, Salaried & Credit-Ready



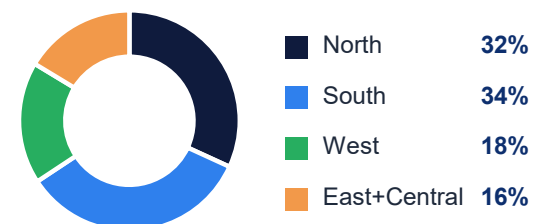
Age Group



Monthly Income Group



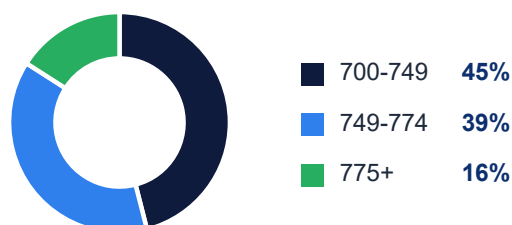
Geography



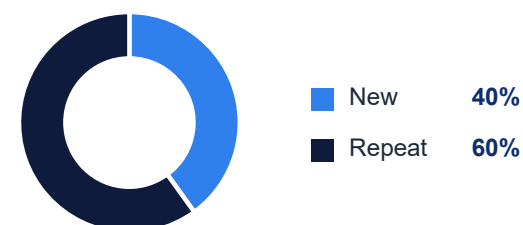
Occupation Type



Cohort (Bureau Score)



Customer Usage

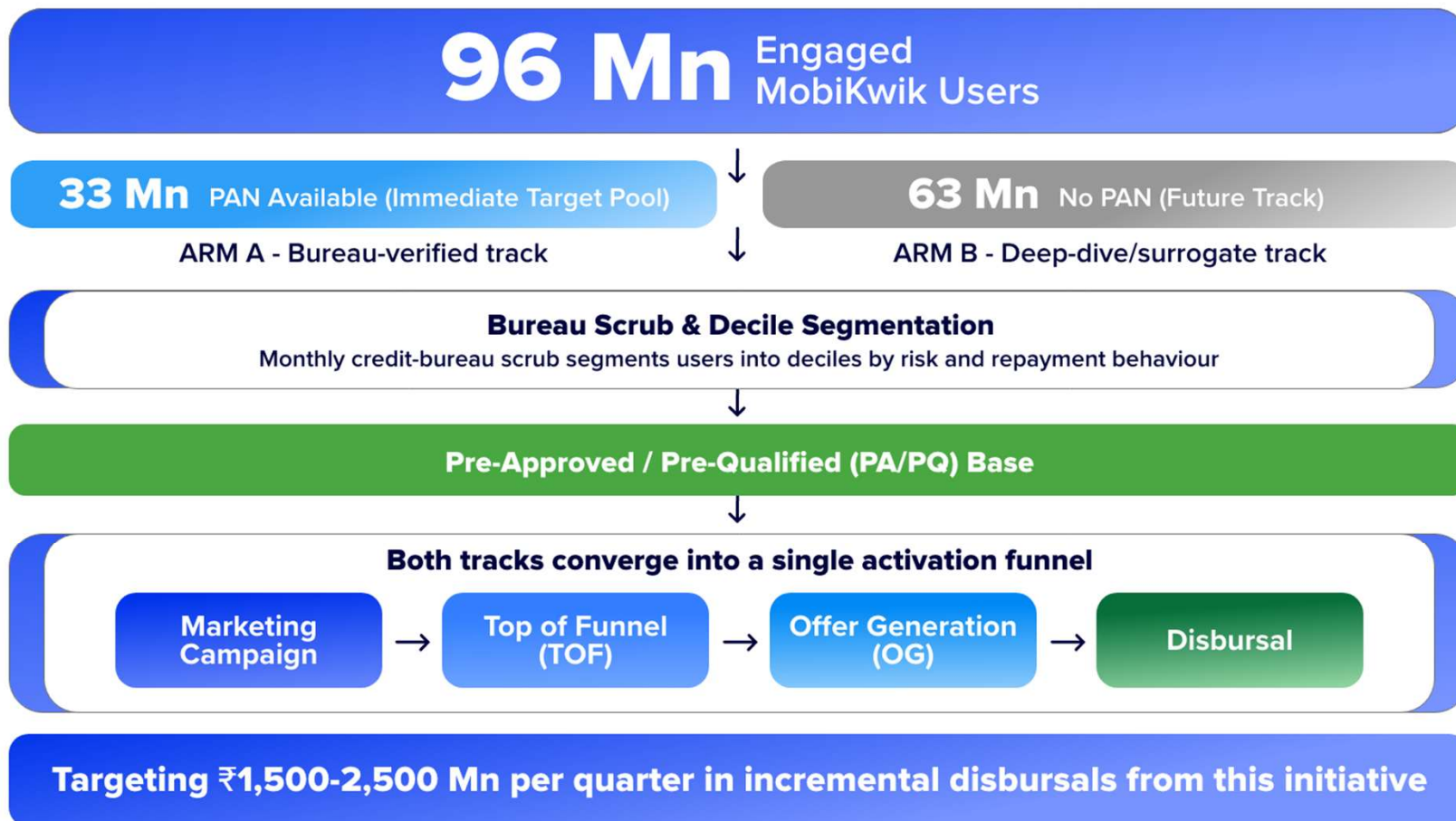


- **Quality cohort, not mass market:** 74% borrowers under 40, 100% bureau score at 700+ - disciplined underwriting, low-risk book
- **Stickiness proven:** 60% repeat users - strong LTV expansion signal

Growth Initiative #1: Targeting Our Large Existing Customer Base



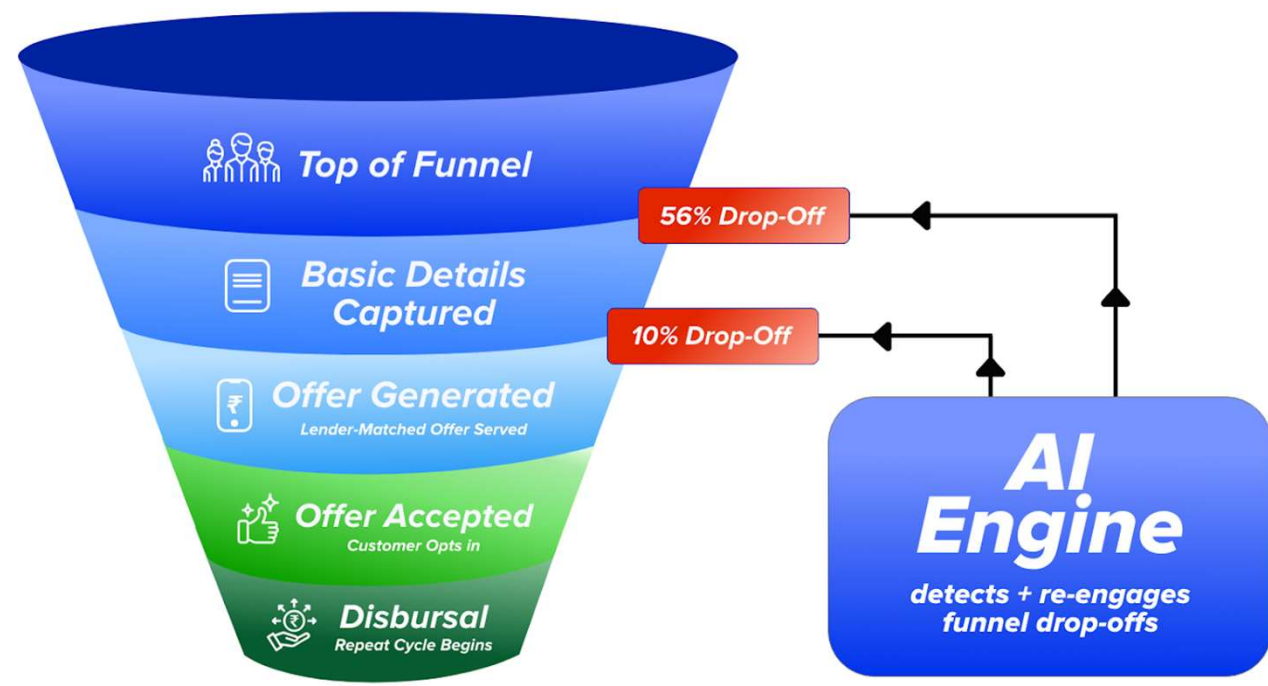
Activating existing, non-borrowing MobiKwik users into the Lending funnel through Pre-Approved (PA) and Pre-Qualified (PQ) offers



Growth Initiative #2: Leveraging AI Engine to Enhance Lending Funnel Conversions



Activating dropped off users in the lending funnel — AI agents recover drop-offs across various stages



AI CAPABILITIES DEPLOYED

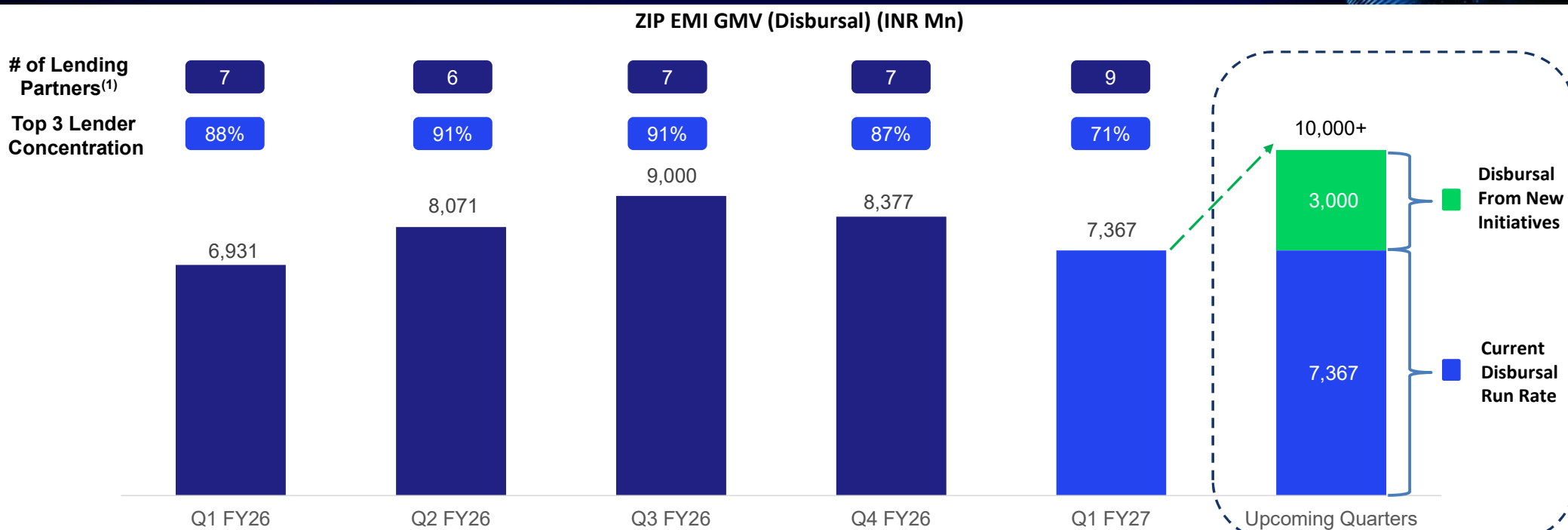
- 1 Real-Time Drop-off Triggers**
Event level signals flag the exact stage a user exits the platform. Recovery queue is built and a call is triggered to assist the user in completing his journey
- 2 Vernacular Voice AI Agent**
Human like outbound calls in regional languages to enhance customer experience.

+10%
Incremental offers generated

~1000 Mn
Incremental quarterly disbursals targeted

Multilingual
Improves customer experience

Deploying New Capabilities for Aggressive Growth in Lending

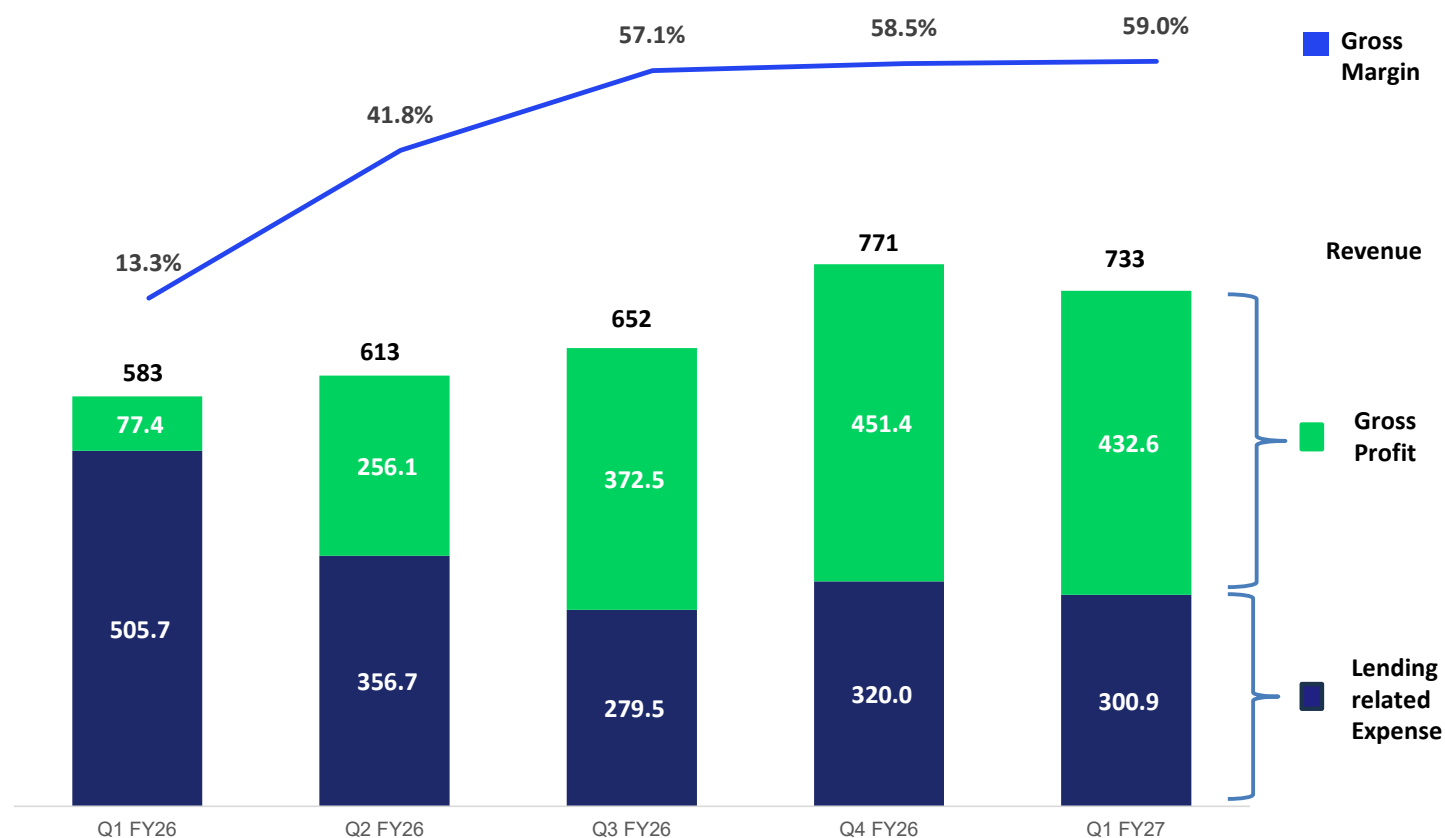


- There was a temporary dip in disbursals in Q1 FY27 owing to technology infrastructure migration for the lending business transfer, along with a conscious effort to reduce lender concentration. We expect to recover from this dip in Q2 FY27.
- 2 New Major Lending partners added in Q1 FY27. As these new partnerships mature and new product categories are launched, the company is poised to gain momentum and deliver ₹ 10,000 Mn+ quarterly disbursals in the upcoming quarters.
- Lending Disbursals up 6% YoY, with 32% Disbursals in Distribution Model and 68% in FLDG Model (where we share risk with lender partners, and manage origination, servicing & collections). Significant potential for growth as we look to tap into our large existing customer base.

¹⁾ Only counting major partners where disbursals are more than ₹ 50 Million per quarter

Financial Services Gross Profit Grew 5.6X YoY

Revenue from Financial Services (INR Mn) & Gross Margin (%) ⁽¹⁾



Highest Quarterly Gross Margin- at 59.0% in Q1 FY27

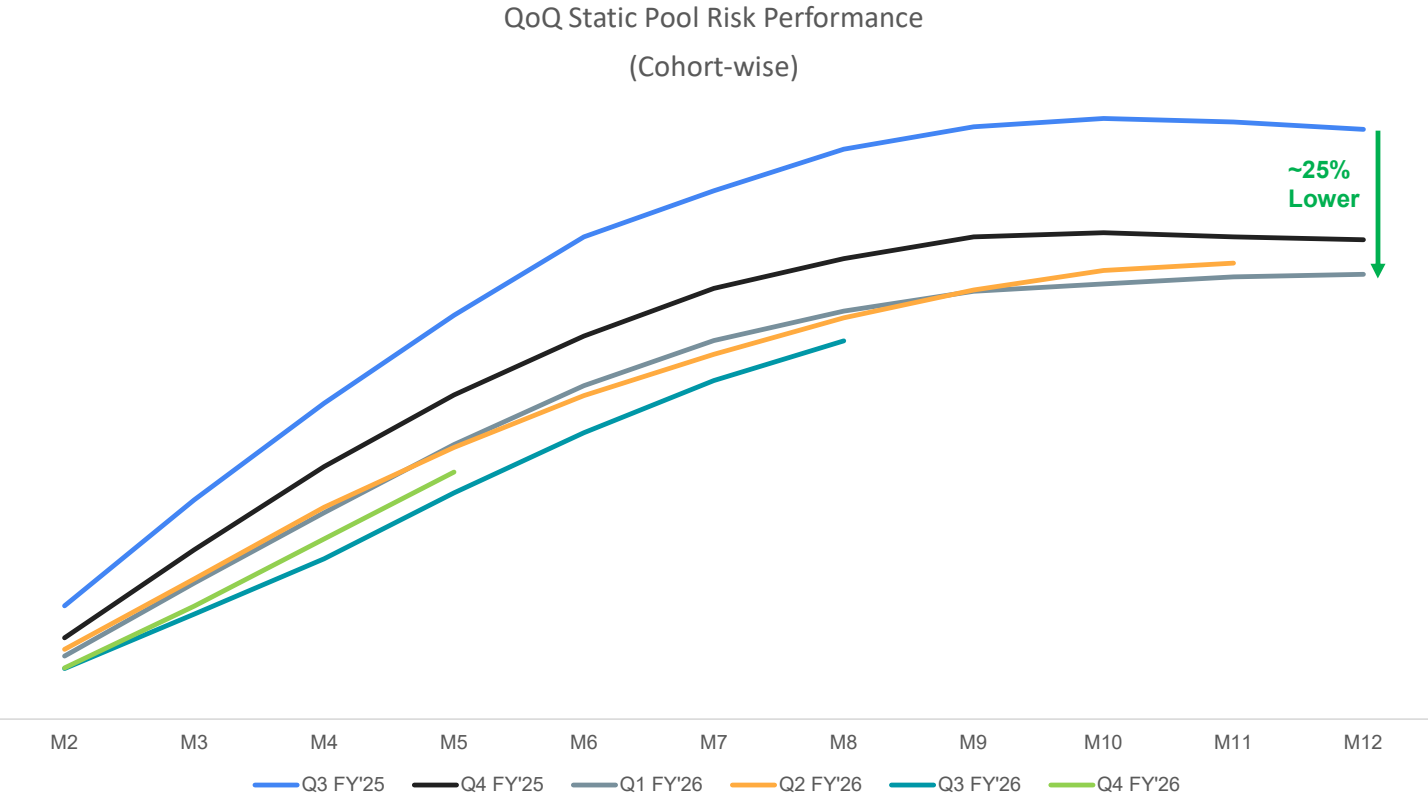
- YoY Revenue growth of 26% supported by improvement in take rates
- Despite a QoQ degrowth in disbursements, we have been able to maintain stable revenue and gross profits
- Lending Related Expenses down 40% YoY on back of improving credit quality
- Gross Profits up by 459% YoY

¹⁾ As a % of Financial Services Revenue

Lending Portfolio Demonstrating Robust Credit Quality



Risk improvement is structural - driven by investment in underwriting, data, and collections infrastructure



Structural improvement

Every new cohort starts lower and brings in lower risk- structural, not cyclical improvement

Precision Credit Guardrails

Proprietary ML-driven scoring that consistently keeps portfolio delinquency under control

Superior Recovery Engine

AI-integrated collections stack that prioritizes early-stage intervention while reducing costs

Credit Quality Improvements Flowing to Margins - Delivering Record 5.9% Net FS Margin



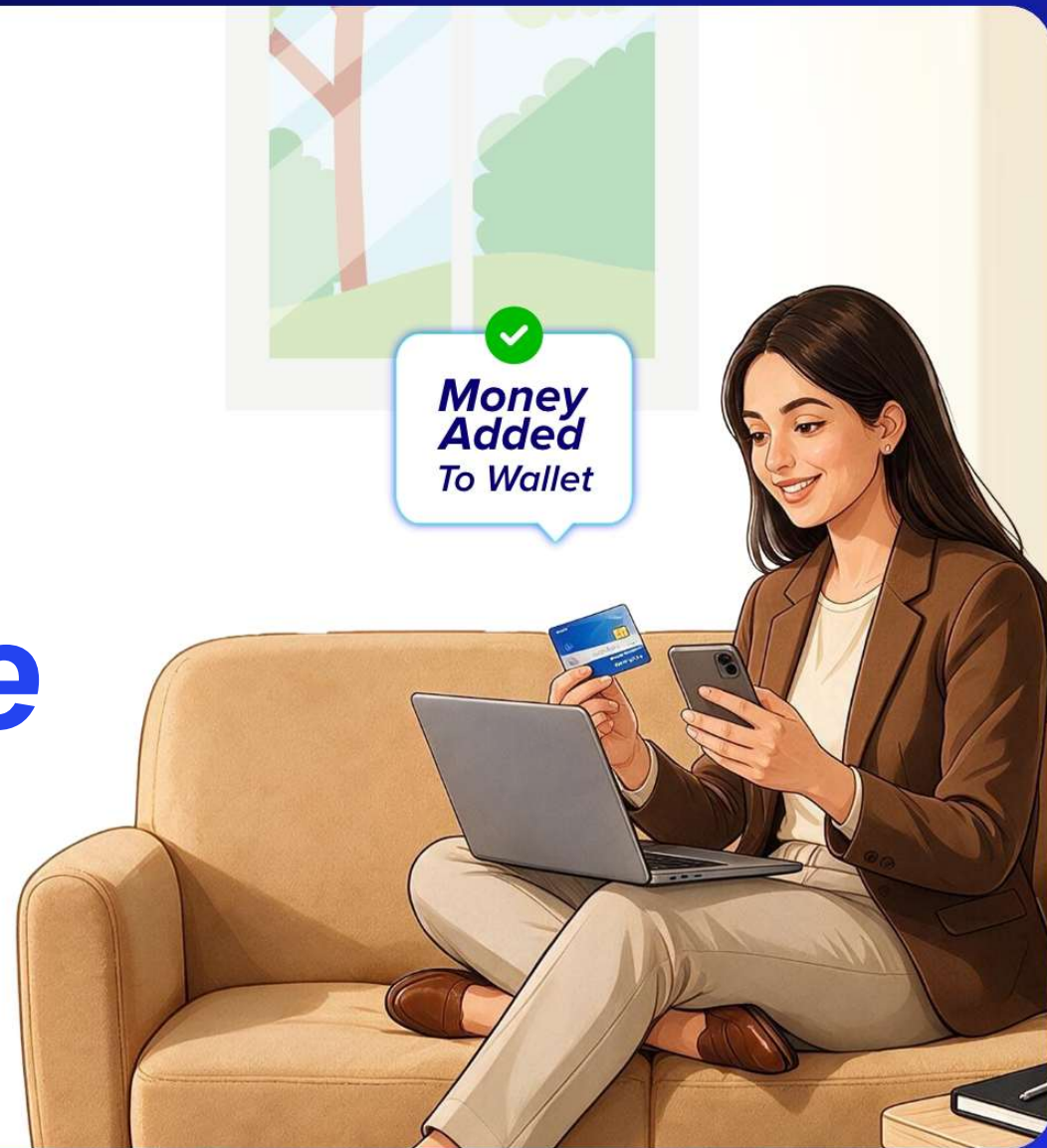
Unit Economics of Financial Services ⁽¹⁾

Particulars	Q1FY26	Q2FY26	Q3FY26	Q4FY26	Q1FY27
Current Book Take Rate ⁽¹⁾ (A)	8.41 %	7.59 %	7.24 %	7.40 %	8.09 %
Past Book Recoveries ⁽¹⁾ (B)	0.0 %	0.0 %	0.0 %	1.81 %	1.87 %
Lending Related Expense ⁽¹⁾ (C)	(7.30) %	(4.42) %	(3.11) %	(3.82) %	(4.08) %
Net Financial Services Margin ⁽¹⁾ (A+B-C)	1.12 %	3.17 %	4.14%	5.39 %	5.87 %

Credit Quality Improvements flowing through to Margins

- Gross take rates reached a high of 9.96% in Q1 FY27 vs 9.21% in Q4 FY26 and 8.41% in Q1 FY26; Out of this, 8.09% is attributable to current disbursements and 1.87% is attributable to past book recoveries
- Lending Related Expense decreased from 7.30% to 4.08% YoY, depicting improvement in credit quality as well as an increase in non-FLDG business mix
- Net Take rate increased to 5.87% in Q1 FY27 as compared to 1.12% in Q1 FY26; deferred revenue flowed in as the maturing portfolio saw lesser losses than FLDG guarantees
- Lower base effect in Q1 FY27 have led to inflation in both take rate and lending related expenses

Financial Performance



PAT Profitable 3 Quarters in a row – Strong YoY Upswing of INR 495 Mn

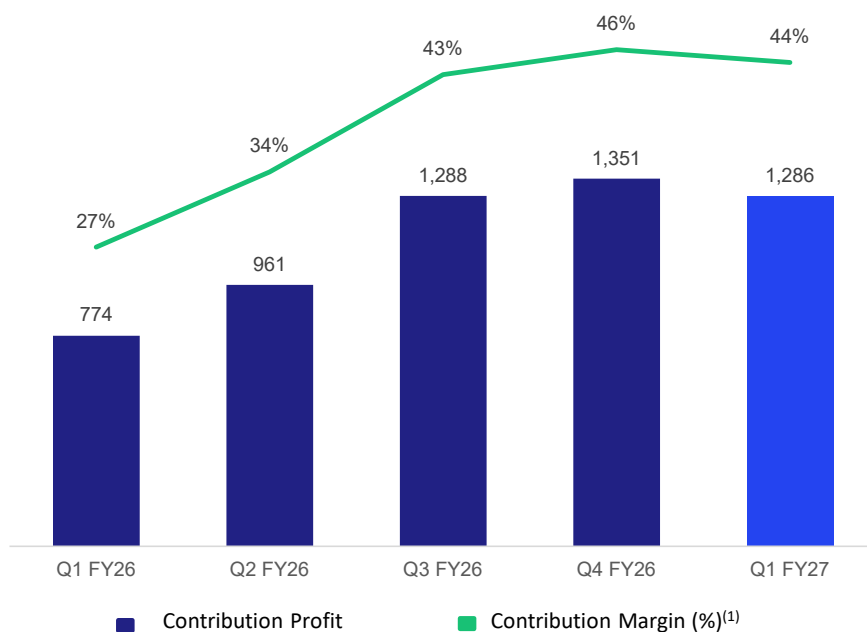


Ranked #1 in Wallet ⁽¹⁾

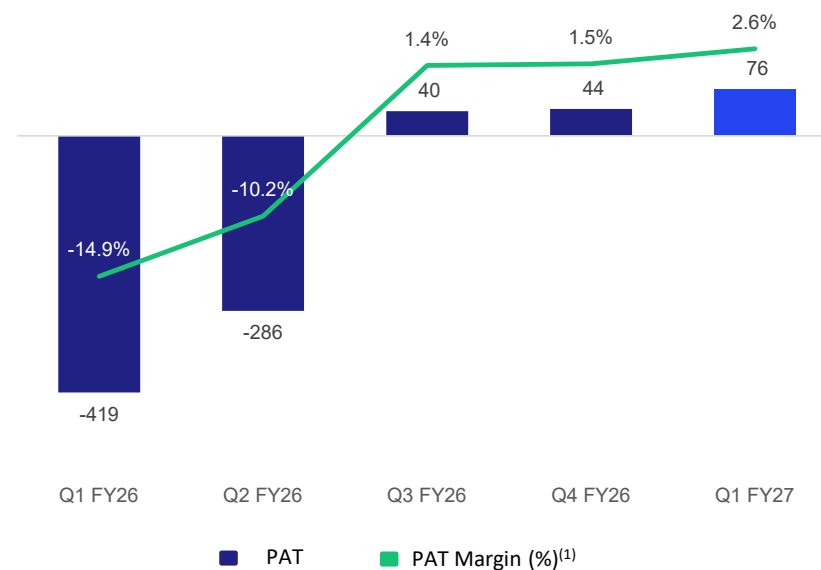
2nd Fastest Growing UPI TPAP App ⁽²⁾

Ranked #6 in Bill Payments ⁽³⁾

Contribution Profit up 66% YoY



From -₹419 Mn to +₹76 Mn in Four Quarters

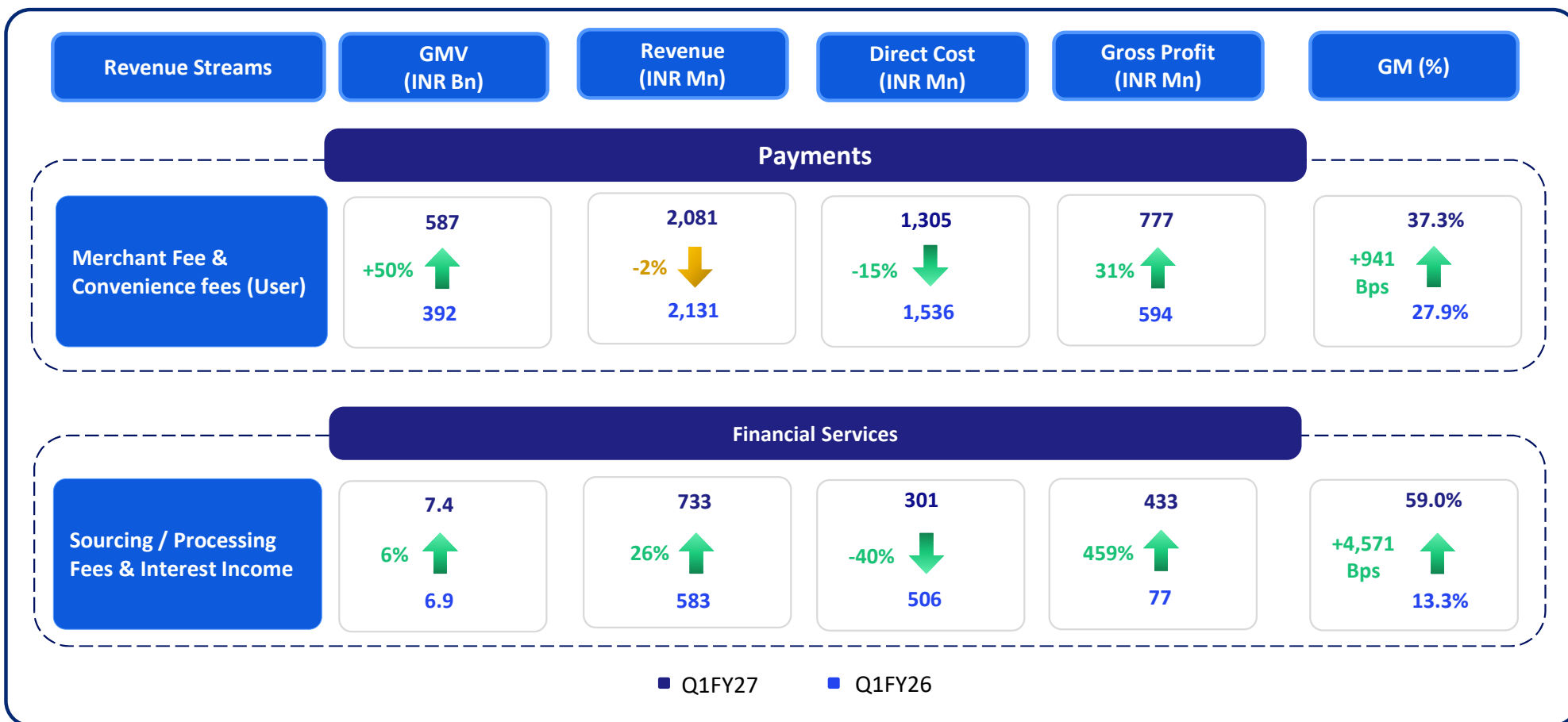


¹⁾ By GTV of Digital Wallet as of Jun'26

²⁾ Based on NPCI data for top 20 TPAPs as per transaction count for Q1FY27 Vs Q1FY26

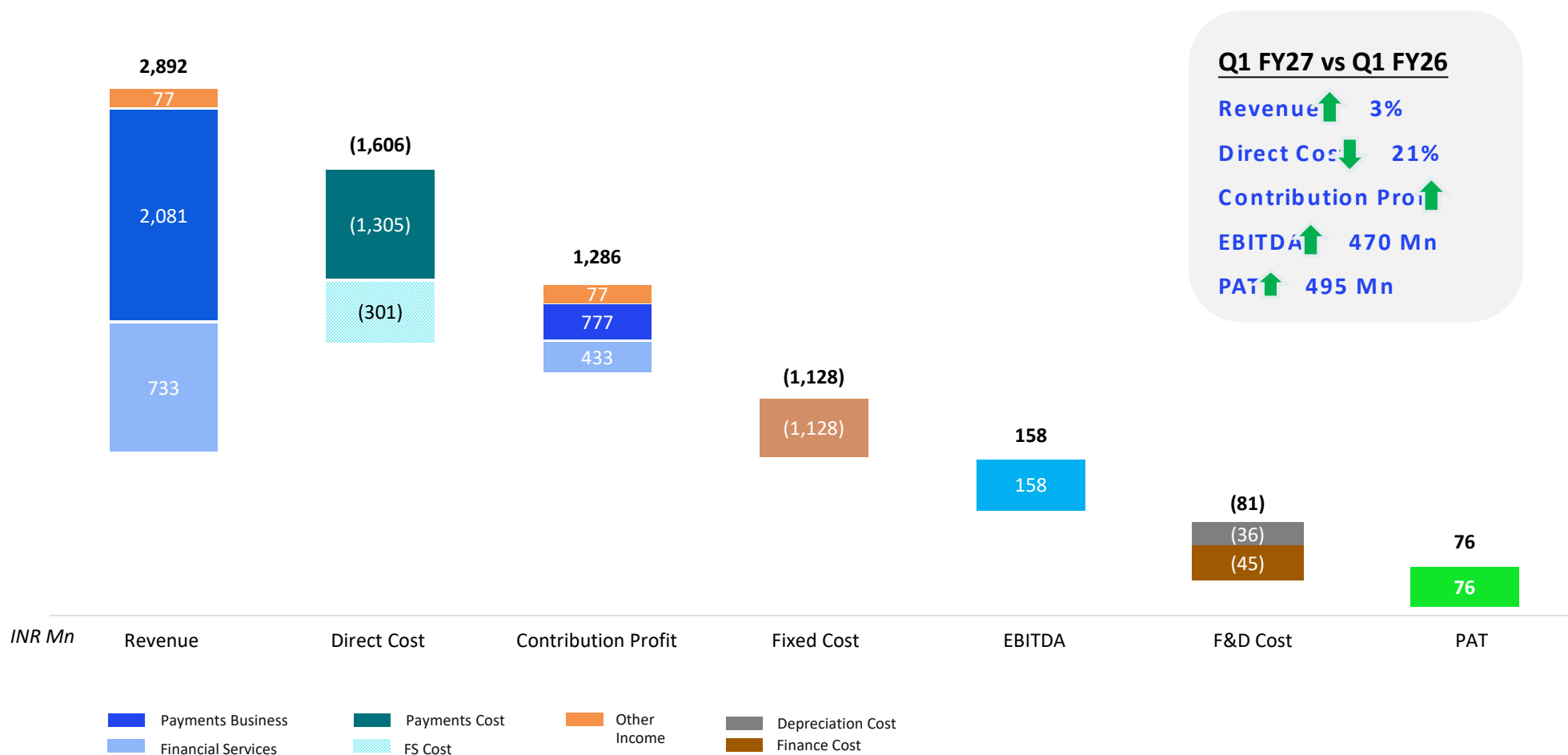
³⁾ By GV as of Jun'26 among Customer Operating Units

Payments & Financial Services: Improved Margins Across the Board



Note: Payments GMV includes both standalone MobiKwik and Zaakpay (payment gateway) GMV

Q1 FY27 : Financial Waterfall

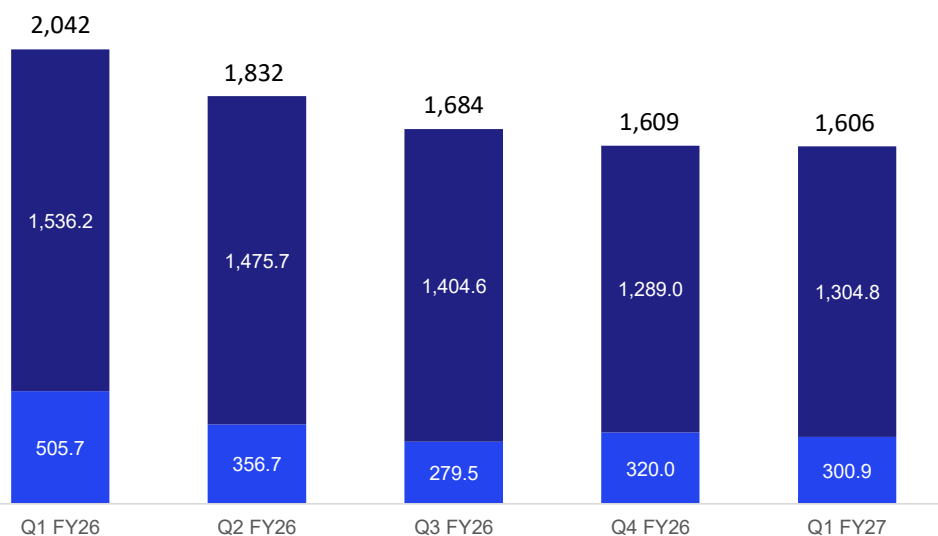


Cost Compression at Scale : Direct Costs Down 21% YoY, Fixed Costs Remain Stable



Direct Cost (INR Mn)

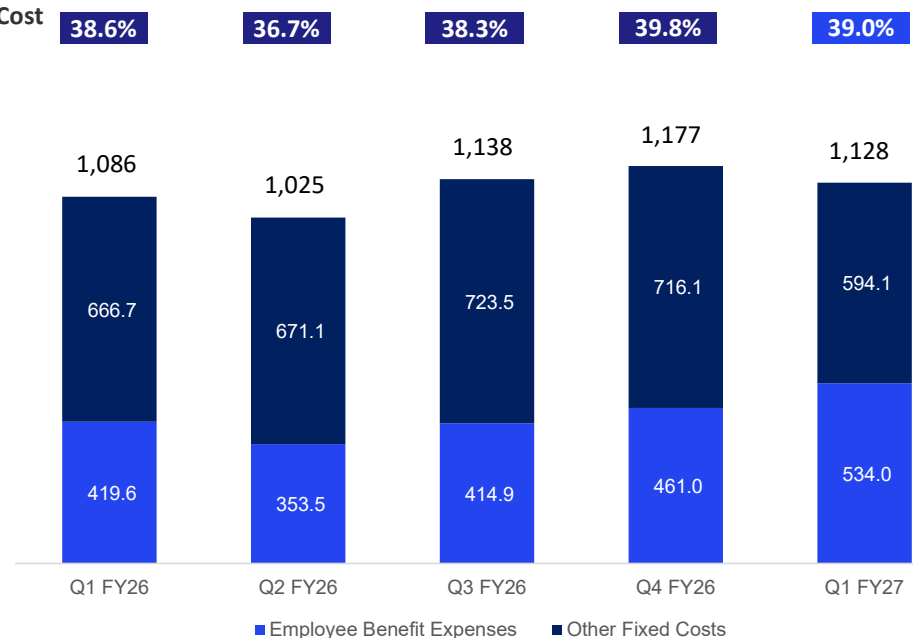
■ Lending Related Expense
■ Payment Related Expense



- Lending Related Expenses down 40% YoY and 6% QoQ owing to reduction in credit costs stemming from improved underwriting and collection performances
- Payment Related Expenses down 15% YoY and remained stable QoQ despite 50% YoY growth in GMV

Fixed Cost (INR Mn)

Fixed Cost (%)

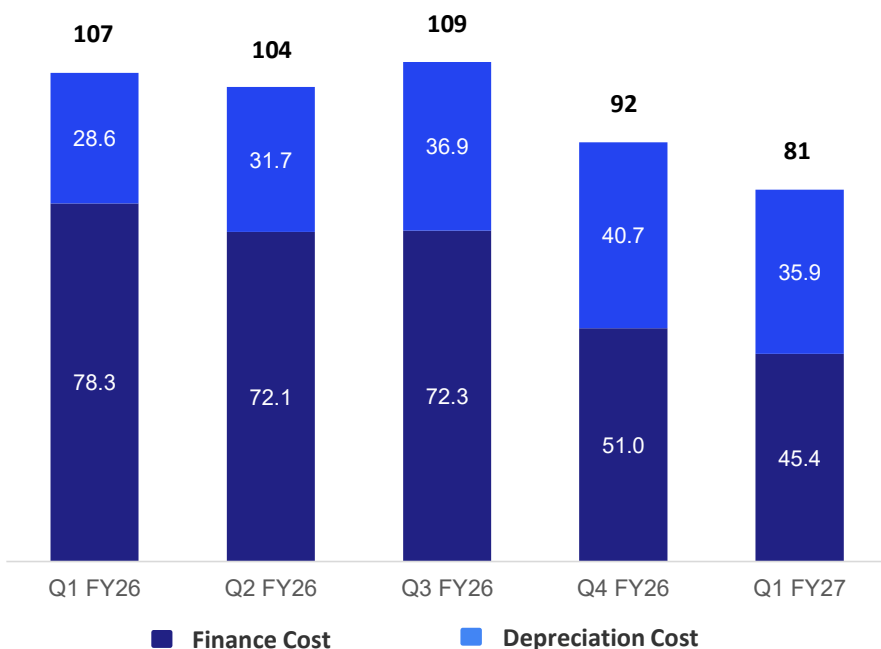


- Strict Cost Rationalization Measures led to a 4% QoQ reduction in fixed costs
- The 39.0% Fixed Cost as % of Income reflects a clearly visible Build-Phase with Employee Benefit Expenses increasing to support scale up of core businesses and expansion in new business segments

Targeting Full-Year Positive PAT in FY27 on the back of a Strong Start in Q1

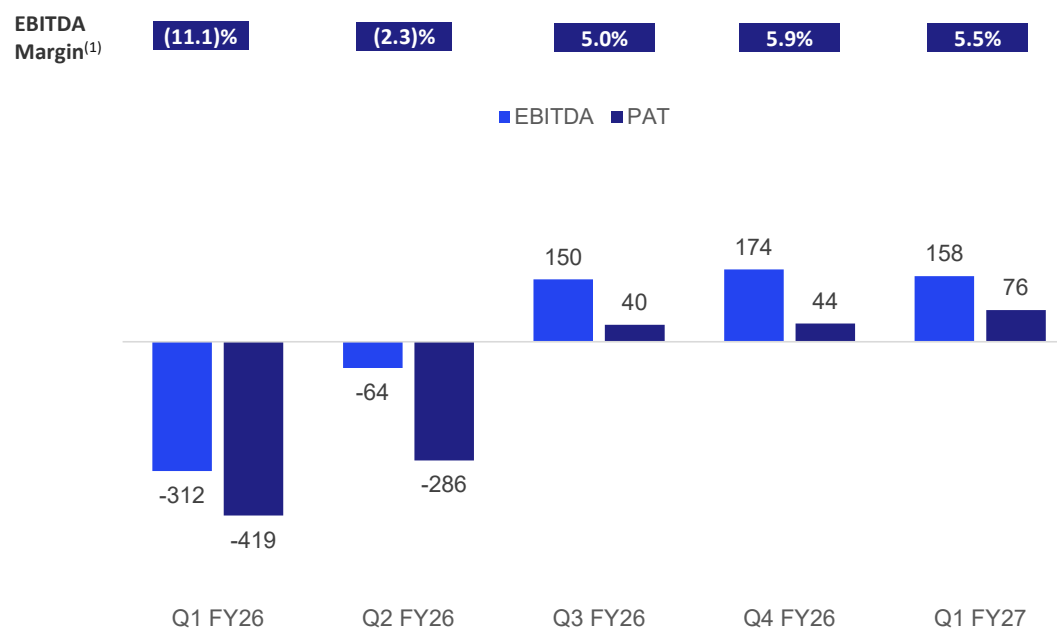


Finance and Depreciation Cost



- Finance and Depreciation Cost at 6-Quarter Low – ₹81 Mn in Q1 FY27 against ₹92 Mn in Q4 FY26 and ₹107 Mn in Q1 FY26 – Down 11% QoQ and 24% YoY
- Finance Cost has been the Sharp Mover over the past 6 quarters - deleveraging and treasury optimisation post-IPO flowing through.

PAT & EBITDA (INR Mn)



- EBITDA at ₹158 Mn, PAT at ₹76 Mn - Positive for the Third Straight Quarter in a row
- EBITDA margin at 5.5% in Q1 FY27 vs -11.1% in Q1 FY26; ₹470 Mn YoY swing
- PAT margin at 2.6% in Q1 FY27 vs -14.9% in Q1 FY26; ₹495 Mn YoY swing, reflecting a structural shift in business

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