Date: September 10, 2026

To,
The Corporate Relations Department
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street, Mumbai – 400001

Subject: Business Update – Enhancement of Redemption Options under Central Bank of India's "Cent Rewardz" Loyalty Programme

Ref.: Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/Madam,

We wish to inform you that **Novus Loyalty Limited ("the Company")**, as part of its continued efforts to enhance the utility and customer proposition of **Central Bank of India's "Cent Rewardz" loyalty programme**, has enabled additional redemption options for Cent Rewardz points.

Customers can now redeem their **Cent Rewardz points for ticket bookings through IRCTC and the Delhi Metro "Sarthi" App**, thereby providing customers with greater flexibility to utilise their accumulated loyalty points for railway and metro travel.

The integration with these travel and urban mobility platforms further enhances the redemption ecosystem of the Cent Rewardz programme and is expected to improve customer engagement and the overall value proposition of the loyalty programme.

This development is a continuation of the Company's broader strategy of building a diversified, high-utility redemption network for its banking partners' loyalty programmes. By enabling redemption against high-frequency use cases such as railway and metro travel – categories used by a large cross-section of banking customers on a recurring basis – the Company expects to drive higher programme engagement, improved points-redemption velocity and stronger long-term stickiness of the Cent Rewardz proposition.

The Company will continue to expand the redemption ecosystem and introduce relevant use cases across travel, mobility, retail and other everyday-spend categories, in line with its stated objective of scaling its loyalty and rewards technology platform across banking partners.

Key highlights of this update are summarised in the Annexure to this letter.

The above information is being disclosed pursuant to **Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with Part A of Schedule III thereof**.

We request you to kindly take the above information on record.

Thanking you,

For Novus Loyalty Limited

Authorized Signatory

Aditi Pardal
Digitally signed by Aditi Pardal
Date: 2026.09.10 11:36:36 +05'30'

Name: Aditi Pardal
Designation: Compliance officer and CS

ANNEXURE

Key Highlights – Enhancement of Cent Rewardz Redemption Ecosystem

Particulars	Details
Programme	Central Bank of India – "Cent Rewardz" loyalty programme, powered by Novus Loyalty Limited
Nature of Update	Expansion of redemption ecosystem – addition of two new redemption partners
New Redemption Partners	IRCTC (Indian Railway Catering and Tourism Corporation) and Delhi Metro "Sarthi" App
Use Case Enabled	Redemption of Cent Rewardz loyalty points towards railway and metro ticket bookings
Strategic Rationale	Extends the Company's redemption ecosystem into high-frequency, everyday-utility categories (transit and travel), deepening engagement with Central Bank of India's customer base
Expected Benefits	[Company to insert, e.g.: enhanced points redemption/utilisation rate, increased frequency of programme engagement, stronger stickiness of the Cent Rewardz proposition]
Roadmap	Company to continue onboarding additional redemption partners across travel, mobility and everyday-spend categories over the course of FY2026-27

Note on Forward-Looking Statements: Certain statements in this update, including those relating to the Company's roadmap, expected benefits and future business plans, are forward-looking in nature and are based on current expectations and assumptions of the management. Actual results, performance or achievements could differ materially from those expressed or implied by such statements due to various risks, uncertainties and other factors, including but not limited to changes in regulatory requirements, business conditions, partner arrangements and market dynamics. The Company undertakes no obligation to publicly update or revise any forward-looking statements, except as required under applicable law.