niyogin

September 09, 2026

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

BSE Scrip Code: 538772, 977641 & 978095

Subject: Press Release: Niyogin Fintech Limited intends to enter into credit and sourcing arrangement with Sammaan Capital of Up to Rs. 500 Crore

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 Harjap Singh
Digitally signed by Tashwinder Harjap Singh
Date: 2026.09.09 18:01:43 +05'30'

Tashwinder Singh
MD & CEO
DIN: 06572282

Encl: a/a

Niyogin Fintech Limited intends to enter into credit and sourcing arrangement with Sammaan Capital of Up to Rs. 500 Crore

To be potentially deployed over the course of the next 36 months through a combination of financing and periodic portfolio buyouts, deepening institutional capital and digital lending synergies behind Niyogin's technology-led embedded lending solutions for India's underserved MSMEs.

Mumbai, India | September 09, 2026

Niyogin Fintech Limited (BSE: 538772), a technology-led financial services platform serving India's underserved MSMEs, today announced the intent to enter into a potential strategic partnership with Sammaan Capital Limited (BSE: 535789, NSE: SAMMAANCAP), under which Sammaan will explore extending credit facilities and undertake periodic portfolio buyouts from the Company. Niyogin and Sammaan intend to build together a portfolio of up to Rs. 500 crores over the course of the next 36 months as the Company scales credit delivery through its embedded distribution network across rural and urban India. This understanding is non-binding, subject to mutual agreement, may be revised from time to time, and is subject to regulatory approvals and definitive agreements.

TECHNOLOGY AT THE CORE OF THE PARTNERSHIP

The partnership is anchored in Niyogin's proprietary technology stack, which originates, underwrites, disburses and services credit end-to-end within a single closed loop engineered to deliver credit at the precise point where an MSME is already transacting, through the Company's network of Business Correspondents, banks, neobanks and Financial Professionals. This infrastructure has been built and continuously refined alongside several of India's leading banks, NBFCs and digital platforms, marquee relationships that have shaped the sophistication of the underlying technology and continue to widen its reach.

INSTITUTIONAL CAPITAL BEHIND A PROVEN MODEL

Sammaan Capital brings balance sheet depth and institutional lending experience to this technology-led model. With a lender of this scale and standing committed to the platform, Niyogin expects to expand its lending capacity, diversify its liability profile and improve its blended cost of funds, benefits that flow directly to the MSME borrowers the platform serves. For Sammaan, the arrangement is equally strategic: it deepens financing capacity and portfolio-buyout capacity, broadens its product portfolio and lets it test new credit products and customer segments in a capital-efficient way, supporting more granular growth, and gives it access to Niyogin's digital, technology-led origination network to reach new, underserved MSME segments, consistent with Sammaan's broader digital and AI-led transformation.

> *"We have spent the last several years building rails rather than making claims — a technology stack that can originate, underwrite and service credit at the last mile, embedded at the point where small businesses already transact. This potential partnership with Sammaan Capital gives us up to Rs. 500 crores of capital that we will build and rotate over the next 36 months, to put those rails to work at scale: to convert distribution into credit for underserved MSMEs."*
>
> **— Amit Rajpal, Chairman and Co-founder, Niyogin Fintech Limited**

> *"Sourcing tie-ups and portfolio buyouts are a key element of how we intend to grow our retail asset book. This is a critical partnership for us, built on genuine synergy between our balance sheet strength and Niyogin's digital, technology-led lending architecture. It lets us broaden our product portfolio, test new credit products and customer segments, and deepen our own digital and AI-led transformation, supporting more granular growth, reach new*

underserved segments and push last-mile credit more efficiently, working with a partner that combines digital reach with a measured, data-led approach to credit. This is a very important relationship for us and a crucial first step as we scale our lending and digital origination ecosystem, bringing together a suite of technology-led partners so we can reach underserved MSME and retail segments faster and more efficiently. We look forward to scaling this relationship as the portfolio performs."

— Gagan Banga, Managing Director and Chief Executive Officer, Sammaan Capital Limited

About Niyogin Fintech Limited

Niyogin Fintech Limited (BSE: 538772) caters to India's underserved MSMEs and is a B2B company that operates on a technology-centric, platform-based model, wherein it delivers 'Banking as a Service' platforms and credit in both rural and urban India through a partnership-led strategy. Niyogin ties up with Business Correspondents, Banks and Neobanks/Fintechs to offer BaaS platforms, while it provides credit and other financial services through its Financial Professional network.

www.niyogin.com

About Sammaan Capital Limited

Sammaan Capital Limited (BSE: 535789, NSE: SAMMAANCAP) is one of India's largest NBFCs and a group company of Abu Dhabi-based International Holding Company (IHC). With a network of 200+ branches and 8,000+ channel partners across India, Sammaan Capital offers home loans, MSME financing and a growing suite of retail credit products, combining institutional balance sheet strength with digital innovation and on-ground reach. The company is building itself into a diversified, multi-product lender, delivering fast, accessible and customer-first credit to individuals and small businesses across India.

For further details, please feel free to contact:

Investor Relations

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