August 13, 2026

To
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort
Mumbai - 400001
BSE Scrip Code: 538772 & 977641

Subject: Outcome of Board Meeting of the Company held on Thursday, August 13, 2026

Reference: Intimation under Regulation 30 and Regulation 51 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations")

Dear Sir/ Ma'am,

This is in reference to our letter dated August 10, 2026, it is hereby informed that the Board of Directors at its meeting held today i.e. Thursday, August 13, 2026, has inter alia:

1. Approved the Unaudited (Standalone & Consolidated) Financial Results for the quarter ended June 30, 2026 pursuant to Regulations 33 and 52 of the SEBI Listing Regulations.

2. Based on the recommendation of the Audit Committee, the Board of Directors has approved and recommended the re-appointment of M/s. Pijush Gupta & Co., Chartered Accountants (ICAI Firm Registration No: 309015E) as the Statutory Auditors of the Company for the second consecutive term of five years, to hold office from the conclusion of the ensuing 38^{th} Annual General Meeting until the conclusion of 43^{rd} Annual General Meeting to be held in the year 2031, subject to approval of the members which shall be obtained at the ensuing 38^{th} Annual General Meeting of the Company.

   The details, as required under Regulation 30 of the SEBI Listing Regulations, read with SEBI Master Circular updated as on January 30, 2026, are provided in Annexure - A.

3. Approved disposal by way of sale/ transfer of 1,94,414 equity shares of Rs. 10/- each, representing 58% of the total paid-up equity share capital and 45,076 Compulsorily Convertible Preference shares of Rs. 10/- each ("CCPs"), representing 100% of the CCPs of Investdirect Capital Services Private Limited, a material subsidiary ("Investdirect"), held by the Company, subject to the approval of the shareholders. Upon completion of the Transaction, the Company shall cease to exercise control over Investdirect and Moneymap Investment Advisors Private Limited shall consequently cease to be a step-down subsidiary of the Company.

   The details, as required under Regulation 30 of the SEBI Listing Regulations, read with SEBI Master Circular updated as on January 30, 2026, are provided in Annexure - B.

4. Approved closure of Company's Register and Share Transfer Books with effect from Thursday, September 17, 2026 to Wednesday, September 23, 2026 (both days inclusive) for the purpose of the 38th Annual General Meeting of the Company.

5. Approved convening of the 38th Annual General Meeting of the Company through Video Conferencing (VC) or Other Audio Visual Means (OVAM) facility on Wednesday, September 23, 2026.

6. With reference to the Company's intimation dated May 14, 2026, the Board, after due consideration, has decided not to proceed with the proposed appointment of Mr. Abhishek Thakkar, President and Chief Financial Officer as the Whole-time Director of the Company. Accordingly, the Company shall make the requisite disclosures and intimations to the regulatory authorities, as applicable.

7. Based on the recommendation of the Nomination and Remuneration Committee and the Audit Committee, approved the re-designation of Mr. Ronak Shah as the Deputy Chief Financial Officer with effect from August 14, 2026.

   The details, as required under Regulation 30 of the SEBI Listing Regulations, read with SEBI Master Circular updated as on January 30, 2026, are provided in Annexure - C.

8. Based on the recommendation of the Nomination and Remuneration Committee and the Audit Committee, approved the appointment of Mr. Jayesh Poojari as the Chief Audit Officer (Internal Auditor) of the Company in place of Mr. Ronak Shah, with effect from August 14, 2026.

   The details, as required under Regulation 30 of the SEBI Listing Regulations, read with SEBI Master Circular updated as on January 30, 2026, are provided in Annexure – D.

We are enclosing the following:

i) Copy of the Unaudited (Standalone & Consolidated) Financial Results along with the Limited Review Report issued by M/s. Pijush Gupta & Co., Chartered Accountants, Statutory Auditors of the Company.
ii) The information as per Regulation 52(4) of the SEBI Listing Regulations.
iii) A statement indicating the utilization of issue proceeds of Non-Convertible Debentures and statement indicating "Nil" deviation and variation, pursuant to Regulations 52(7) and 52(7A) of SEBI Listing Regulations and Circular issued by SEBI in this regard.
iv) Security Cover Certificate pursuant to Regulation 54(3) of the SEBI Listing Regulations read with SEBI Master Circular SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated August 13, 2025.

The meeting of the Board of Directors commenced at 7.00 p.m. (IST) and concluded at 7.50 p.m. (IST).

The above information is also available on the website of the Company at www.niyogin.com

Kindly take the above information on record.

Thanking You,

Yours faithfully,
For Niyogin Fintech Limited

NEHA KSHITIJ DARUKA
Digitally signed by NEHA KSHITIJ DARUKA
Date: 2026.08.13 20:02:30 +05'30'

Neha Daruka
Company Secretary

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Annexure A

Sr. No.	Particulars	Details
1	Reason for change viz. ~~appointment,~~ reappointment, ~~resignation, removal, death or otherwise~~;	Re-appointment of M/s. Pijush Gupta & co. as the statutory auditors of the Company
2	Date of ~~appointment~~ /re-appointment ~~/cessation~~ & term of appointment	From the conclusion of ensuing 38th Annual General Meeting until the conclusion of 43rd Annual General Meeting of the Company for the second consecutive term of five years.
3	Brief profile (in case of appointment)	M/s. Pijush Gupta & Co. ("PGC") is a premier, multi-disciplinary Indian Chartered Accountancy firm headquartered in Gurugram (Delhi NCR). Established in April 1989 by Shri Pijush Kumar Gupta (former Partner, Deloitte India), the firm brings over 37 years of institutional heritage, absolute regulatory compliance, and fiscal discipline to the Indian corporate and public sectors. PGC acts as a strategic growth partner for Indian businesses and an authoritative assurance partner for apex government, regulatory, and financial institutions.
4	Disclosure of relationships between directors (in case of appointment of a director)	Not Applicable

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Annexure B

Sr. No.	Particulars	Details
1	The amount and percentage of the turnover or revenue or income and net worth contributed by such unit or division or undertaking or subsidiary or associate company of the listed entity during the last financial year	Contribution of Investdirect Capital Services Private Limited ("Investdirect") to the consolidated turnover and net worth of the Company during the last financial year was approximately as under: **Turnover –** INR 3,886.51 lacs, constituting 12.11% of the consolidated turnover; **Networth -** INR 287.84 lacs, constituting 0.87% of the consolidated net worth of the Company.
2	date on which the agreement for sale has been entered into	The definitive agreement / transfer document is yet to be executed.
3	the expected date of completion of sale/disposal	By March 31, 2027, subject to receipt of the requisite shareholders' approval, execution of definitive agreements and documents, and receipt of all other applicable regulatory and statutory approvals.
4	consideration received from such sale/disposal	Upto INR 11.75 crores subject to the fulfilment of specified performance milestones.
5	brief details of buyers and whether any of the buyers belong to the promoter/ promoter group/group companies. If yes, details thereof	Mr. Mohit Gang, Director of Investdirect. Mr. Mohit Gang is the Director and Chief Executive Officer of a group company but does not belong to the promoter/ promoter group.
6	whether the transaction would fall within related party transactions? If yes, whether the same is done at "arm's length".	Yes. The same will be done at arm's length.
7	whether the sale, lease or disposal of the undertaking is outside Scheme of Arrangement? If yes, details of the same including compliance with regulation 37A of LODR Regulations	Yes; the transaction is outside the Scheme of Arrangement. Regulation 37A of SEBI Listing Regulations, 2015 is not applicable.
8	additionally, in case of a slump sale, indicative disclosures provide for amalgamation/merger, shall be disclosed by the listed entity with respect to such slump sale.	Not applicable. The proposed transfer is not by way of slump sale.

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Annexure C

Sr. No.	Particulars	Details
1	Reason for change viz. appointment, ~~reappointment, resignation, removal, death or otherwise;~~	Re-designation of Mr. Ronak Shah
2	Date of appointment ~~/re-appointment /cessation~~ & term of appointment	With effect from August 14, 2026 **Term of appointment -** Co-terminus with his employment with the Company
3	Brief profile (in case of appointment)	Mr. Ronak Shah has been associated with Niyogin Fintech Limited since 3.5 years and as the Chief Audit Officer since 3 years. He possesses extensive experience in financial reporting, management reporting, and regulatory reporting. Prior to joining the Company, he held key positions with Avendus Capital, Aditya Birla Finance Limited, and Tata Capital Limited. He is a fellow member of the Institute of Chartered Accountants of India (ICAI) and also holds a Diploma in Information Systems Audit (DISA) awarded by ICAI.
4	Disclosure of relationships between directors (in case of appointment of a director)	Not Applicable

Annexure D

Sr. No.	Particulars	Details
1	Reason for change viz. appointment, ~~reappointment, resignation, removal, death or otherwise;~~	Appointment of Mr. Jayesh Poojari
2	Date of appointment ~~/re-appointment /cessation~~ & term of appointment	With effect from August 14, 2026 **Term of appointment -** Co-terminus with his employment with the Company
3	Brief profile (in case of appointment)	Mr. Jayesh Poojari is an Associate Member of the Institute of Chartered Accountants of India (ICAI) and holds a bachelor's degree in commerce from K.P.B. Hinduja College of Commerce. He has been associated with Niyogin Fintech Limited since October 2024 and currently holds the position of Assistant Manager – Accounts, where he is involved in accounting, financial reporting, taxation and regulatory compliance functions. Prior to joining Niyogin, he gained professional experience with reputed Chartered Accountancy firms, handling statutory audits, tax audits, financial statement preparation and corporate compliance assignments across diverse sectors.
4	Disclosure of relationships between directors (in case of appointment of a director)	Not Applicable

PIJUSH GUPTA & CO.
Chartered Accountants

2nd Floor, MPD Tower
Golf Course Road, Sector-43
Gurugram-122002

Independent Auditor's Review Report on Unaudited Standalone Financial Results of Niyogin Fintech Limited for the quarter ended June 30, 2026 pursuant to Regulation 33 and Regulation 52 read with Regulation 63 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To,
The Board of Directors of
Niyogin Fintech Limited

INTRODUCTION

1. We have reviewed the accompanying statement of Unaudited Standalone Financial Results of Niyogin Fintech Limited ('the Company') for the quarter ended June 30, 2026 ('the Statement') attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 and Regulation 52 read with Regulation 63 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended ('Listing Regulations').

2. This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard, 'Interim Financial Reporting' ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder, the circulars, guidelines and directions issued by Reserve Bank of India ("RBI") from time to time, applicable to the Company ("RBI guidelines") and other recognized accounting principles generally accepted in India and in compliance with Regulation 33 and Regulation 52 read with Regulation 63 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.

SCOPE OF REVIEW

3. We conducted our review of the Statement in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India ('the ICAI'). This standard requires that we plan and perform the review to obtain moderate assurance as to whether financial results are free of material misstatements. A review consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures to financial data. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not conducted an audit and accordingly, we do not express an audit opinion.

CONCLUSION

4. Based on our review conducted as stated in para 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited standalone financial results prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, the RBI guidelines and other accounting

PIJUSH GUPTA & CO.
CHARTERED ACCOUNTANTS

principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33, Regulation 52 read with Regulation 63 of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by RBI in respect of income recognition, asset classification, provisioning, to the extent applicable to the NBFC, and other related matters.

5. As described in note 10 to the Statement, the figures for the quarter ended March 31, 2026 as reported in these financial results are the balancing figures between the audited figures in respect of the previous full financial year and the published unaudited year to date figures up to the third quarter of the previous financial year which were subjected to limited review by us.

Our conclusion on the Statement is not modified in respect of this matter.

For Pijush Gupta & Co
Chartered Accountants
ICAI Firm Registration No. 309015E

PIJUSH GUPTA & CO. CHARTERED ACCOUNTANTS

Pijush Kumar Gupta
Partner
Membership No: 015139
UDIN: 26015139BBCGPT1784

Place: Gurgaon
Date: August 13, 2026

Niyogin Fintech Limited
CIN: L65910TN1988PLC131102
Registered Address: M.I.G 944, Ground Floor, TNHB Colony, 1st Main Road, Velachery, Chennai, Tamil Nadu - 600042
Corporate Address: Neelkanth Corporate IT Park, 311/312, 3rd Floor, Kirol Road, Vidyavihar (West), Mumbai - 400086
Website : www.niyogin.com

Statement of unaudited standalone financial results for the quarter ended 30 June 2026

(Rupees in Lakhs)

Sr. No.	Particulars	Quarter ended			Year ended
		30-06-2026 Unaudited	31-03-2026 Audited	30-06-2025 Unaudited	31-03-2026 Audited
1	**Revenue from operations**				
	Interest income	2,321.28	1,948.23	2,013.51	8,236.88
	Fees and commission income	586.33	599.90	463.49	1,957.71
	Net gain on fair value changes	-	39.13	41.54	101.79
	Other operating income	11.24	19.08	10.07	50.95
	Total revenue from operations	**2,918.85**	**2,606.34**	**2,528.61**	**10,347.33**
2	Other income	62.44	388.16	111.74	1,445.36
3	**Total income (1+2)**	**2,981.29**	**2,994.50**	**2,640.35**	**11,792.69**
4	**Expenses**				
	(a) Finance costs	483.34	435.22	287.57	1,486.54
	(b) Fees and commission expenses	1,517.39	1,266.69	1,327.40	5,111.02
	(c) Impairment on financial instruments	293.35	606.92	265.13	2,256.02
	(d) Employee benefits expenses	373.72	387.83	530.93	1,760.30
	(e) Depreciation, amortization and impairment	22.37	22.92	24.71	95.63
	(f) Others expenses	209.56	120.44	144.78	571.96
	Total expenses	**2,899.73**	**2,840.02**	**2,580.52**	**11,281.47**
5	**Profit/ (Loss) before exceptional items and tax (3-4)**	**81.56**	**154.48**	**59.83**	**511.22**
6	**Exceptional items**	-	-	-	-
7	**Profit/ (Loss) before tax (5-6)**	**81.56**	**154.48**	**59.83**	**511.22**
8	**Tax expense:**				
	(a) Current tax	-	-	-	-
	(b) Deferred tax	-	-	-	-
9	**Profit/ (Loss) for the period/ year (7-8)**	**81.56**	**154.48**	**59.83**	**511.22**
10	**Other comprehensive income/ (loss)**				
	(a) Items that will not be reclassified to profit or loss (i) Remeasurement of the defined benefit plans	-	(0.19)	-	24.65
	Other comprehensive income/ (loss) (net of tax)	-	**(0.19)**	-	**24.65**
11	**Total comprehensive income/ (loss) for the period (9+10)**	**81.56**	**154.29**	**59.83**	**535.87**
12	**Paid up equity share capital (Face value of Rs. 10)**	11,124.74	11,124.74	11,112.74	11,124.74
13	**Other Equity**				24,927.69
14	**Earnings per equity share (Refer note no. 9)**				
	(a) Basic (₹)	0.07	0.14	0.05	0.46
	(b) Diluted (₹)	0.07	0.14	0.05	0.46

Niyogin Fintech Limited
CIN: L65910TN1988PLC131102
Registered Address: M.I.G 944, Ground Floor, TNHB Colony, 1st Main Road, Velachery, Chennai, Tamil Nadu - 600042
Corporate Address: Neelkanth Corporate IT Park, 311/312, 3rd Floor, Kirol Road, Vidyavihar (West), Mumbai - 400086
Website : www.niyogin.com

Note:1 Information as required pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015:

(Rupees in Lakhs)

Particulars	Quarter ended			Year ended
	30-06-2026 Unaudited	31-03-2026 Audited	30-06-2025 Unaudited	31-03-2026 Audited
Debt Equity Ratio (No. of Times)	0.25	0.35	0.21	0.35
Debt Service Coverage Ratio	N.A.	N.A.	N.A.	N.A.
Interest Service Coverage Ratio	N.A.	N.A.	N.A.	N.A.
Net Worth	36,154.39	36,052.43	35,432.68	36,052.43
Capital Redemption Reserve	N.A.	N.A.	N.A.	N.A.
Debenture Redemption Reserve	N.A.	N.A.	N.A.	N.A.
Current Ratio	N.A.	N.A.	N.A.	N.A.
Long term debt to working capital	N.A.	N.A.	N.A.	N.A.
Current Liability Ratio	N.A.	N.A.	N.A.	N.A.
Total debts to total assets (%)	17.79	23.29	15.76	23.29
Debtors Turnover	N.A.	N.A.	N.A.	N.A.
Inventory Turnover	N.A.	N.A.	N.A.	N.A.
Operating Margin (%)	N.A.	N.A.	N.A.	N.A.
Net Profit Margin (%)	2.79	5.93	2.37	4.94
Bad debts to accounts receivable ratio	N.A.	N.A.	N.A.	N.A.
Gross Non Performing Assets (%)	8.93	7.94	7.67	7.94
Net Non Performing Assets (%)	5.39	4.97	2.74	4.97
Provision Coverage Ratio (%)	39.65	23.86	66.40	23.86
Security Cover (No. of times)	1.20	1.20	N.A.	1.20
Capital Adequacy Ratio ("CAR") (%)	61.18	60.07	72.27	60.07

Formulae for Computation of Ratios are as follows:

(i) Debt Equity Ratio = (Debt Securities + Borrowings (Other than debt Securities)) / Networth

(ii) Networth = The aggregate value of the paid share capital, instruments entirely equity in nature, share pending for issuance and all reserves created out of the profits and securities premium account and debit or credit balance of profit and loss account, after deducting the aggregate value of the accumulated losses, deferred expenditure and miscellaneous expenditure not written off, but does not include reserves created out of revaluation of assets, write back of depreciation and amalgamation.

(iii) Total debt to total assets (%) = (Debt Securities + Borrowings (Other than debt Securities)) / Total Assets

(iv) Net Profit margin (%) = Profit after Tax / Revenue from Operations

(v) Gross Non-Performing Assets (%) = Gross Stage III Loans / Gross Loans

(vi) Net Non-Performing Assets (%) = (Gross Stage III Loans - Impairment loss allowance for Stage III) / (Gross Loans - Total Impairment loss allowance)

(vii) Provision Coverage Ratio (%) = Impairment loss allowance for Stage III / Gross Stage III Loans

(viii) Capital Adequacy Ratio ("CAR") (%) = Total capital funds / Risk-weighted assets, calculated as per RBI guidelines

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CHARTERED ACCOUNTANTS

NIYOGIN FINTECH LIMITED
MUMBAI

Notes:

2 The unaudited financial results of the Company have been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard (Ind AS) 34 - Interim Financial Reporting and as prescribed under Section 133 of the Companies Act, 2013 (the 'Act') read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 and Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'SEBI Listing Regulations'). Any application guidance/ clarifications/ directions issued by Reserve Bank of India ('RBI') or other regulators are implemented as and when they are issued/ applicable.

3 The above unaudited financial results have been reviewed by the Audit Committee and subsequently approved by the Board of Directors of the Company at their respective meetings held on August 13, 2026. The information presented above is extracted from the audited financial statements.

4 The standalone financial results for the quarter ended June 30, 2026 have been reviewed by the Statutory Auditors. The report thereon is unmodified.

5 The Company holds a management and macro-economic overlay on Expected Credit Loss of Rs. 488.71 lakhs as at June 30, 2026.

6 During the quarter ended on June 30, 2026, the Company has issued and allotted an aggregate of Nil equity shares pursuant to the exercise of options under the Schemes (for quarter ended June 30 2025 – 133000 under the Plan 2018).

7 During the quarter ended on June 30, 2026, the Company has granted an aggregate of Nil options across all Schemes viz. NFL-Employee Stock Option Plan 2018 ('Plan 2018'), Niyogin Employees Stock Option Plan 2019 ('Plan 2019') and Niyogin Employees Stock Option Plan 2020 ('Plan 2020') [“Schemes”].

8 All the Non-Convertible Debentures of the Company as on June 30, 2026 are fully secured by exclusive charge on receivables of the Company to the extent stated in the Information Document/ Security Documents. Further, the Company has maintained sufficient asset cover to discharge the principal amount, interest accrued thereon and such other sums as mentioned therein.

9 Earnings per share for the interim periods is not annualized.

10 The Statement includes the results for the quarter ended March 31, 2026 being the balancing figure between the audited figures of year then ended and the published unaudited figures for the nine months ended December 31, 2025.

11 As at 30 June 2026, the Company has Rs.1,542.80 lakhs of unrecognised deferred tax assets (net off deferred tax liabilities) on account of business losses and other deductible temporary differences. This is computed at the company's expected average tax rate.

Current tax for the quarter is ₹Nil as the taxable profit has been set off against brought forward tax losses. Having regard to the Company's history of losses up to 31 March 2025 and the limited period for which profits have been earned, the Company has concluded that it is not probable, based on the evidence presently available, that sufficient future taxable profits will be available against which the balance can be utilised as on June 30, 2026. This assessment is re-performed at each reporting date, and the unrecognised deferred tax asset will be recognised to the extent it becomes probable that future taxable profits will be available.

12 The figures for the previous periods / year have been regrouped / rearranged wherever necessary to confirm to the current period / year presentation.

For and on behalf of the Board of Directors
Niyogin Fintech Limited

PIJUSH GUPTA & CO
CHARTERED ACCOUNTANTS

NIYOGIN FINTECH LIMITED

Tashwinder Singh
Managing Director & CEO
DIN : 06572282

Mumbai
August 13, 2026

Annexure 1

A. **Statement of utilization of issue proceeds**

Name of the issuer	ISIN	Mode of Fund raising (Public issue/Private Placement)	Type of instrument	Date of raising funds	Amount Raised (in lakhs)	Funds utilized (in lakhs)	Any deviation (Yes/No)	If 8 is yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Niyogin Fintech Limited	INE480D07017	Private Placement	Non-Convertible Debentures	17-07-2025	2,000.00	2,000.00	No	Not Applicable	Not Applicable
Niyogin Fintech Limited	INE480D07025	Private Placement	Non-Convertible Debentures	17-03-2026	2,500.00	2,500.00	No	Not Applicable	Not Applicable

B. **Statement of deviation/variation in use of Issue proceeds:**

Particulars	Remarks
Name of listed entity	Niyogin Fintech Limited
Mode of fund raising	Private Placement
Type of instrument	Non-Convertible Debentures
Date of raising funds	As per Annexure 1(A)
Amount raised	As per Annexure 1(A)
Report filed for quarter ended	June 30, 2026
Is there a deviation/variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/offer document?	No
If yes, details of the approval so required	Not Applicable
Date of approval	Not Applicable
Explanation for deviation/variation	Not Applicable
Comments of the audit committee after review	Not Applicable
Comments of the auditor, if any	Not Applicable

Objects for which funds have been raised and where there has been a deviation/variation, in the following table:

Original object	Modified object, if any	Original allocation	Modified allocation, if any	Funds utilized	Amount of deviation/variation for the quarter	Remarks, if any
Not Applicable						

Deviation could mean:

a. Deviation in the objects or purposes for which the funds have been raised.
b. Deviation in the amount of funds actually utilized as against what was originally disclosed.

PIJUSH GUPTA & CO. CHARTERED ACCOUNTANTS

NIYOGIN FINTECH LIMITED MUMBAI

Annexure - Statement of Asset Cover as on June 30, 2026

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari- Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to I)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari- Passu charge (excluding items covered in Column F)		debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value (=K+L+M+ N)
												Relating to Column F		
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment							28.27		28.27					-
Capital Work-in- Progress							-		-					-
Right of Use Assets							154.60		154.60					-
Goodwill							-		-					-
Intangible Assets							11.50		11.50					-
Intangible Assets under Development							-		-					-
Investments							17,049.42		17,049.42					-
Loans	Book Debts Receivable	1,641.34	9,161.93				18,823.11		29,626.37		10,803.26			10,803.26
Inventories							-		-					-
Trade Receivables							369.93		369.93					-
Cash and Cash Equivalents							611.05		611.05					-
Bank Balances other than Cash and Cash Equivalents							2,029.60		2,029.60					-
Others							696.85		696.85					-
Total		**1,641.34**	**9,161.93**				**39,774.33**		**50,577.59**	**-**	**10,803.26**	**-**	**-**	**10,803.26**
LIABILITIES														
Debt securities to which this certificate pertains		1,362.25					-		1,362.25					
Other debt sharing pari-passu charge with above debt							-		-					
Other Debt														
Subordinated debt							-		-					
Borrowings			7,634.94				-		7,634.94					
Bank							-		-					
Debt Securities							-		-					
Others							-		-					
Trade payables							1,506.55		1,506.55					
Lease Liabilities							185.46		185.46					
Provisions							2,505.93		2,505.93					
Others							1,583.03		1,583.03					
Total		**1,362.25**	**7,634.94**				**5,780.97**		**14,778.16**					
Cover on BookValue														
Cover on Market Value														
	Exclusive Security Cover Ratio	**1.20**	**1.20**	**Pari-Passu Security Cover Ratio**										

PIJUSH GUPTA & CO. CHARTERED ACCOUNTANTS

... FINTECH LIMITED MUMBAI

PIJUSH GUPTA & CO.
Chartered Accountants

2nd Floor, MPD Tower
Golf Course Road, Sector-43
Gurugram-122002

Independent Auditor's Review Report on Unaudited Consolidated Financial Results of Niyogin Fintech Limited for the quarter ended June 30, 2026 pursuant to Regulation 33 and Regulation 52 read with Regulation 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To
The Board of Directors of
Niyogin Fintech Limited

INTRODUCTION

1. We have reviewed the accompanying statement of Unaudited Consolidated Financial Results of Niyogin Fintech Limited ('the Company') and its subsidiaries, (the Company and its subsidiaries together referred to as the 'Group') for the quarter ended June 30, 2026 ('the Statement'), being submitted by the Company pursuant to the requirements of Regulation 33 and Regulation 52 read with Regulation 63 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended ('Listing Regulations').

2. This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard, 'Interim Financial Reporting' ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder and other recognized accounting principles generally accepted in India and in compliance with Regulation 33 and Regulation 52 read with Regulation 63 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.

SCOPE OF REVIEW

3. We conducted our review of the Statement in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India ('the ICAI'). This standard requires that we plan and perform the review to obtain moderate assurance as to whether financial results are free of material misstatements. A review consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures to financial data. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not conducted an audit and accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular No. CIR/CED/CMD/ 44/ 2019 dated March 29, 2019, issued by the SEBI under Regulation 33 (8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.

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4. The Statement includes the results of the following entities:

S.no	Name of the Company	Relationship
1.	Niyogin Fintech Limited	Holding Company
2.	Iserveu Technology Private Limited	Subsidiary
3.	Iserveu Payment Services Private Limited	Wholly owned subsidiary of Iserveu Technology Private Limited
4.	Investdirect Capital Services Private Limited	Subsidiary
5.	MoneyMAp Investment Advisors Private Limited	Wholly owned subsidiary of Investdirect Capital Services Private Limited
6.	Niyogin AI Private Limited	Subsidiary
7.	Niyogin Finserv Limited	Subsidiary

CONCLUSION

5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review reports of other auditors referred to in paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other recognized accounting principles generally accepted in India has not disclosed the information required to be disclosed in terms of the Regulation 33 and Regulation 52 read with Regulation 63 of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

OTHER MATTERS

6. We did not review the interim financial information of two subsidiaries (and their respective step down subsidiary) included in the accompanying unaudited consolidated financial results, whose interim financial information reflects total revenues of Rs. 3716.23 lakhs, net loss after tax of Rs 471.39 lakhs and total comprehensive loss of Rs. 471.39 lakhs for the quarter ended June 30, 2026 respectively, as considered in the unaudited consolidated financial results. These interim financial information have been reviewed by other auditors whose reports have been furnished to us by the Management of the Company and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries, is based solely on the reports of the other auditors and the procedures performed by us as stated in paragraph 3 above.

Our conclusion on the Statement is not modified in respect of this matter.

7. This statement includes the financial results of two subsidiaries which has been reviewed by us, whose financial results reflects total revenue of Rs 33.63 lakhs, total net loss after tax Rs. 93.95 lakhs and total comprehensive loss of Rs. 93.95 lakhs for the quarter ended 30th June 2026, as considered in the statement.

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PIJUSH GUPTA & CO.
Chartered Accountants

8. As described in note 11 to the Statement, the figures for the quarter ended March 31, 2026 as reported in the Statement are the balancing figures between the audited figures in respect of the previous full financial year and the published unaudited year to date figures up to the third quarter of the previous financial year which were subjected to limited review by us.

Our conclusion on the Statement is not modified in respect of this matter.

For Pijush Gupta & Co
Chartered Accountants
ICAI Firm Registration No. 309015E

PIJUSH GUPTA & CO.
CHARTERED ACCOUNTANTS

Pijush Kumar Gupta
Partner
Membership No: 015139
UDIN: 26015139LSBQEP7403

Place: Gurugram
Date: August 13, 2026

Niyogin Fintech Limited
CIN: L65910TN1988PLC131102
Registered Address: M.I.G 944, Ground Floor, TNHB Colony, 1st Main Road, Velachery, Chennai, Tamil Nadu- 600042
Corporate Address: Neelkanth Corporate IT Park, 311/312, 3rd Floor, Kirol Road, Vidyavihar (West), Mumbai - 400086
Website : www.niyogin.com
Statement of unaudited consolidated financial results for the quarter ended 30 June 2026

(Rupees in Lakhs)

Sr. No.	Particulars	Quarter ended			Year ended
		30-06-2026 Unaudited	31-03-2026 Audited	30-06-2025 Unudited	31-3-2026 Audited
1	**Revenue from operations**				
	Interest income	2,333.71	1,956.58	2,032.76	8,331.62
	Fees and commission Income	2,769.32	3,140.32	2,327.01	10,616.11
	Sales of Products	363.19	791.47	1,016.55	3,355.63
	Net gain on fair value changes	2.98	41.29	46.02	115.17
	Other operating income	1,088.58	1,267.73	2,753.14	6,274.56
	Total revenue from operations	**6,557.78**	**7,197.39**	**8,175.48**	**28,693.09**
2	Other income	117.83	543.32	438.58	3,388.37
3	**Total income (1+2)**	**6,675.61**	**7,740.71**	**8,614.06**	**32,081.46**
4	**Expenses**				
	(a) Finance costs	801.05	737.69	415.21	2,317.08
	(b) Fees and commission Expenses	2,866.26	2,874.37	2,900.13	11,738.64
	(c) Impairment on financial instruments	431.77	687.88	349.56	2,496.74
	(d) Purchases of Stock in trade	297.97	530.54	896.23	2,757.29
	(e) Changes in Inventories	(52.84)	34.36	(201.84)	(316.41)
	(f) Employee benefits expenses	1,023.20	1,055.80	1,129.99	4,344.00
	(g) Depreciation and amortization	365.23	269.33	232.63	1,031.19
	(h) Other expenses	1,558.64	1,408.82	2,968.06	7,294.53
	Total expenses	**7,291.28**	**7,598.79**	**8,689.97**	**31,663.06**
5	**Profit / (Loss) before exceptional items and tax (3-4)**	**(615.67)**	**141.92**	**(75.91)**	**418.40**
6	**Exceptional items**	-	-	-	**77.46**
7	**Profit / (Loss) before tax (5-6)**	**(615.67)**	**141.92**	**(75.91)**	**340.94**
8	**Tax expense:**				
	(a) Current tax	47.84	3.62	-	3.62
	(b) Deferred tax	(162.79)	26.98	109.35	300.29
		(114.95)	**30.60**	**109.35**	**303.91**
9	**Profit / (Loss) for the period / year (7-8)**	**(500.72)**	**111.32**	**(185.26)**	**37.03**
10	**Other comprehensive income / (loss)**				
	(i) Items that will not be reclassified to profit or loss				
	(a) Remeasurement of the defined benefit plans	-	26.08	-	50.92
	(b) Income tax relating to items that will not be reclassified to profit or loss	-	(3.64)	-	(3.64)
	Other comprehensive income / (loss) (a+b)	**-**	**22.44**	**-**	**47.28**
11	**Total comprehensive profit / (loss) for the period / year (9+10)**	**(500.72)**	**133.75**	**(185.26)**	**84.31**
12	**Profit / (Loss) is attributable to:**				
	Owners of the Company	(272.17)	71.04	(151.65)	(46.74)
	Non-controlling interest	(228.55)	40.28	(33.61)	83.77
13	**Other comprehensive income / (loss) is attributable to:**				
	Owners of the Company	-	17.13	-	41.97
	Non-controlling interest	-	5.31	-	5.31
14	**Total comprehensive income / (loss) is attributable to:**				
	Owners of the Company	(272.17)	88.17	(151.65)	(4.77)
	Non-controlling interest	(228.55)	45.59	(33.61)	89.08
15	**Paid up equity share capital (Face value of Rs. 10)**	11,124.74	11,124.74	11,112.74	11,124.74
16	**Other Equity**				21,389.61
17	**Earnings per equity share (Refer note no. 10)**				
	(a) Basic (₹)	(0.24)	0.06	(0.14)	(0.05)
	(b) Diluted (₹)	(0.24)	0.06	(0.14)	(0.05)

PIJUSH GUPTA & CO. CHARTERED ACCOUNTANTS

NIYOGIN FINTECH LIMITED MUMBAI

Niyogin Fintech Limited
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Corporate Address: Neelkanth Corporate IT Park, 311/312, 3rd Floor, Kirol Road, Vidyavihar (West), Mumbai - 400086
Website : www.niyogin.com

Note: 1 Information as required pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015:

(Rupees in Lakhs)

Particulars	Quarter ended			Year ended
	30-06-2026 Unaudited	31-03-2026 Audited	30-06-2025 Unudited	31-03-2026 Audited
Debt Equity Ratio (No. of Times)	0.43	0.68	0.34	0.68
Debt Service Coverage Ratio	N.A.	N.A.	N.A.	N.A.
Interest Service Coverage Ratio	N.A.	N.A.	N.A.	N.A.
Net Worth	32,661.76	33,210.10	32,796.83	33,210.10
Capital Redemption Reserve	N.A.	N.A.	N.A.	N.A.
Debenture Redemption Reserve	N.A.	N.A.	N.A.	N.A.
Current Ratio	N.A.	N.A.	N.A.	N.A.
Long term debt to working capital	N.A.	N.A.	N.A.	N.A.
Current Liability Ratio	N.A.	N.A.	N.A.	N.A.
Total debts to total assets (%)	0.23	0.32	0.20	0.32
Debtors Turnover	N.A.	N.A.	N.A.	N.A.
Inventory Turnover	N.A.	N.A.	N.A.	N.A.
Operating Margin (%)	N.A.	N.A.	N.A.	N.A.
Net Profit Margin (%)	(7.64)	1.86	(1.85)	0.29
Bad debts to accounts receivable ratio	N.A.	N.A.	N.A.	N.A.
Gross Non Performing Assets (%)	N.A.	N.A.	N.A.	N.A.
Net Non Performing Assets (%)	N.A.	N.A.	N.A.	N.A.
Provision Coverage Ratio (%)	N.A.	N.A.	N.A.	N.A.
Security Cover (No. of times)	N.A.	N.A.	N.A.	N.A.
Capital Adequacy Ratio ("CAR") (%)	N.A.	N.A.	N.A.	N.A.

Formulae for Computation of Ratios are as follows:

(i) Debt Equity Ratio = (Debt Securities + Borrowings (Other than debt Securities)) / Networth

(ii) Networth = The aggregate value of the paid share capital, instruments entirely equity in nature, share pending for issuance and all reserves created out of the profits and securities premium account and debit or credit balance of profit and loss account, after deducting the aggregate value of the accumulated losses, deferred expenditure and miscellaneous expenditure not written off, but does not include reserves created out of revaluation of assets, write back of depreciation and amalgamation.

(iii) Total debt to total assets (%) = (Debt Securities + Borrowings (Other than debt Securities)) / Total Assets

(iv) Net Profit margin (%) = Profit after Tax / Revenue from Operations

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Website : www.niyogin.com

Note: 2 Segment wise revenue, result, total assets and total liabilities in terms of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requiremnets) Regulation 2015 as amended:

(Rupees in Lakhs)

Sr. No.	Particulars	Quarter ended			Year ended
		30-06-2026 Unaudited	31-03-2026 Audited	30-06-2025 Unudited	31-03-2026 Audited
1	**Segment Revenue**				
	Financing Related Activities	3,501.04	3,460.43	4,856.34	15,578.13
	Technology related Activities	3,174.57	4,280.28	3,757.74	16,503.33
	Total Revenue	**6,675.61**	**7,740.71**	**8,614.08**	**32,081.46**
2	**Segment Results**				
	Financing Related Activities	(34.91)	(1.14)	11.64	6.01
	Technology related Activities	(580.76)	143.06	(87.55)	334.93
	Net Profit before tax	**(615.67)**	**141.92**	**(75.91)**	**340.94**
	Less: Income taxes	(114.95)	30.60	109.35	303.91
	Net Profit after tax	**(500.72)**	**111.32**	**(185.26)**	**37.03**
3	**Segment Assets**				
	Financing Related Activities	35,425.22	37,982.13	32,272.82	37,982.13
	Technology related Activities	18,073.84	24,213.94	16,011.59	24,213.94
	Unallocated Corporate Assets	8,734.73	8,751.68	8,896.66	8,751.68
	Total Assets	**62,233.79**	**70,947.75**	**57,181.07**	**70,947.75**
4	**Segment Liabilities**				
	Financing Related Activities	14,993.31	17,488.19	11,895.82	17,488.19
	Technology related Activities	14,578.72	20,249.46	12,488.42	20,249.46
	Unallocated Corporate Liabilities	-	-	-	-
	Total Liabilities	**29,572.03**	**37,737.65**	**24,384.24**	**37,737.65**

Note: Operating segment are components of the Group whose operating results are regularly reviewed by the Chief Operating Decision Maker ("CODM") to make decisions about resources to be allocated to the segment and assess its performance and for which discrete financial information is available.

The Group operates in 2 segments namely Financing related activities and Technology related activities. It is engaged primarily in the business of 'Financing', taking into account the risks and returns, the organization structure and the internal reporting systems. All the operations of the Group are in India. All non-current assets of the Group are located in India.

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NIYOGIN FINTECH LIMITED MUMBAI

Notes:

3 The unaudited consolidated financial results of Niyogin Fintech Limited (the 'Company') and its subsidiaries (collectively referred to as the 'Group') have been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard (Ind AS) 34 - Interim Financial Reporting and as prescribed under Section 133 of the Companies Act, 2013 (the 'Act') read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 and Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'SEBI Listing Regulations'). Any application guidance/ clarifications/ directions issued by Reserve Bank of India ('RBI') or other regulators are implemented as and when they are issued/ applicable.

4 The unaudited consolidated results include the unaudited financial results of its Subsidiary Companies viz., consolidated financial results of Iserveu Technology Private Limited and InvestDirect Capital Services Private Limited and standalone financial results of Niyogin AI Private Limited and Niyogin Finserv Limited.

5 The above unaudited consolidated financial results have been reviewed by the Audit Committee and subsequently approved by the Board of Directors of the Company at their respective meetings held on August 13, 2026. The information presented above is extracted from the unaudited financial statements.

6 The consolidated financial results for the quarter ended June 30, 2026 have been reviewed by the Statutory Auditors. The report thereon is unmodified.

7 The Company holds a management and macro- economic overlay on Expected Credit Loss of Rs. 488.71 lakhs as at June 30, 2026.

8 During the quarter ended on June 30, 2026, the Company has issued and allotted an aggregate of Nil equity shares pursuant to the exercise of options under the Schemes (for quarter ended June 30 2025 – 133000 under the Plan 2018).

9 During the quarter ended on June 30, 2026, the Company has granted an aggregate of Nil options across all Schemes viz. NFL-Employee Stock Option Plan 2018 ('Plan 2018'), Niyogin Employees Stock Option Plan 2019 ('Plan 2019') and Niyogin Employees Stock Option Plan 2020 ('Plan 2020') ["Schemes"].

10 Earnings per share for the interim periods is not annualized.

11 The Statement includes the results for the quarter ended March 31, 2026 being the balancing figure between the audited figures of year then ended and the published unaudited figures for the nine months ended December 31, 2025.

12 As at 30 June 2026, the Group has Rs.1,781.85 lakhs (Niyogin Fintech Limited - Rs. 1,542.80 lakhs and Niyogin AI Private Limited - Rs. 239.05 lakhs) of unrecognised deferred tax assets (net off deferred tax liabilities) on account of business losses and other deductible temporary differences. This is computed at the respective company's expected average tax rate.

Having regard to the respective company's history of losses and the limited period for which profits are earned, they have concluded that it is not probable, based on the evidence presently available, that sufficient future taxable profits will be available against which the balance can be utilised as on June 30, 2026. This assessment is re-performed at each reporting date, and the unrecognised deferred tax asset will be recognised to the extent it becomes probable that future taxable profits will be available.

13 The figures for the previous periods / year have been regrouped / rearranged wherever necessary to conform to the current period / year presentation.

For and on behalf of the Board of Directors
Niyogin Fintech Limited

PIJUSH GUPTA & CO.
CHARTERED ACCOUNTANTS

NIYOGIN FINTECH LIMITED

Tashwinder Singh
Managing Director & CEO
DIN : 06572282

Mumbai
August 13, 2026