

To,
BSE Limited
The Corporate Relationship Department
Phiroze Jeejeebhoy Towers,
1st Floor, Dalal Street, Mumbai – 400 001

Scrip Code: 544735

ISIN No.: INE1TFS01019

Sub: Disclosure under Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 – Investor Presentation.

Dear Sir/ Ma'am,

Please find attached the Investor Presentation in accordance with Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. This presentation highlights the financial results of the Company for the quarter and half year ended 30th September, 2026.

Kindly take the above information on record.

The information in the above notice is also available on the website of the Company
<https://www.novus-loyalty.com/>

Thanking You,

For Novus Loyalty Limited

Aditi Pardal Digitally signed by Aditi
Pardal
Date: 2026.10.27 11:59:35
+05'30'

Name: Aditi Pardal

Designation: Company Secretary & Compliance Officer

Mem. No.: 33216

Novus Loyalty Limited (Formerly known as Novus Loyalty Pvt. Ltd.)

CIN No: U72900HR2011PLC127344 | GST No 06AAECC4455C1Z1

727, Udyog Vihar, Phase 5, Gurugram, Haryana 122016

Tel: 91-124-4382002. Email: communication@novus-loyalty.com |

Web: <https://www.novus-loyalty.com/>



NOVUS LOYALTY LIMITED

INVESTOR PRESENTATION

H1 FY27



Safe Harbour

This document has been prepared for information purposes only and is not an offer or invitation or recommendation to buy or sell any securities of Novus Loyalty Limited (Company) nor shall part, or all, of this document form the basis of, or be relied on in connection with, any contract or investment decision in relation to any securities of the Company. This document is strictly confidential and may not be copied, published, distributed or transmitted to any person, in whole or in part, by any medium or in any form for any purpose. The information in this document is being provided by the Company and is subject to change without notice. The Company relies on information obtained from sources believed to be reliable but does not guarantee its accuracy or completeness. This document contains statements about future events and expectations that are forward-looking statements. These statements typically contain words such as “expects” and “anticipates” and words of similar import. Any statement in this document that is not a statement of historical fact is a forward looking statement that involves known and unknown risks, uncertainties and other factors which may cause our actual results, performance or achievements to be materially different from any future results, performance or achievements expressed or implied by such forward looking statements. None of the future projections, expectations, estimates or prospects in this document should be taken as forecasts or promises nor should they be taken as implying any indication, assurance or guarantee that the assumptions on which such future projections, expectations, estimates or prospects have been prepared are correct or exhaustive or, in the case of the assumptions, fully stated in the document. The Company assumes no obligations to update the forward-looking statements contained herein to reflect actual results, changes in assumptions or changes in factors affecting these statements. You acknowledge that you will be solely responsible for your own assessment of the market and the market position of the Company and that you will conduct your own analysis and be solely responsible for forming your own view of the potential future performance of the business of the Company.

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COMPANY OVERVIEW



STRATEGIC & CORPORATE OVERVIEW

COMPANY OVERVIEW

Building Intelligent Loyalty Infrastructure for Enterprise Engagement



Novus Loyalty is an enterprise loyalty and engagement technology company enabling Banks, Fintechs, Retailers, Healthcare companies and large enterprises to acquire, engage, retain and reward customers through integrated loyalty, rewards and customer engagement solutions.



The Company's platform connects with enterprise systems, processes customer, transactional and behavioral data, and enables enterprises to deliver rewards, benefits, personalized engagement and loyalty experiences at scale.



LEADERSHIP

Meet The Experts Behind Novus Loyalty



Deepak Singh Tomar
CEO

Qualification: Bachelor of Technology (B.Tech) in Computer Engineering.

Deepak Singh Tomar brings over **20 years of experience** in the **IT and technology services industry**, with expertise in **software development, product engineering and loyalty solutions**. His entrepreneurial journey has been marked by the development of **innovative technology platforms** and **proprietary intellectual property** in the loyalty space, including the successful development and sale of a loyalty technology solution to a US-based company.

Oversees project execution, delivery standards, technology teams, process optimization, and operational management across domestic & global client geographies.



Sweta Singh
Whole-Time Director

Qualifications: Bachelor of Engineering (B.E.) in Electronics and Instrumentation Engineering from IET, and has **20 years of technology industry experience**.

Oversees **multiple projects, teams, and clients across diverse domains and geographies**, contributing significantly by implementing best practices, streamlining processes, and fostering skill development.



Vibhore Rastogi
Executive Director & CFO

Qualifications: Holds a BCA (2003) and PGDBM in Marketing & International Business from NDIM (2006). Brings over **14 years of banking and finance experience** (including a prior background at **Yes Bank**)

Overseeing financial governance, compliance, budgeting, and statutory compliance

BUSINESS HEADS



Satyam Kumar
Product Head



Ranjan Sharma
VP Sales



Neeraj Solanki
Marketing Head

A strong team of 75–80 technology professionals, supported by 20–25 marketing professionals, driving innovation and market growth.

NOVUS AT A GLANCE

Enterprise Scale. Intelligent Engagement. Multiple Monetisation Engines.



100+

Enterprise Customers Served

Trusted by leading Banks, Fintechs, Retailers and enterprises across multiple industries.



5Cr+

Consumers on Platform

Serving a large and growing digital consumer ecosystem through enterprise loyalty and engagement programs.



100 Cr+

Transactions / Month

High-volume transaction processing capability supporting enterprise-scale loyalty programs.



AI-FIRST

Engagement Platform

AI-powered personalisation, predictive intelligence and automated customer engagement embedded within the platform.



PAN-INDIA

Operational Presence

Strong domestic operating and enterprise network with an expanding international footprint.



MULTI-INDUSTRY

Enterprise Applications

BFSI | Fintech | Retail | Hospitality | Healthcare | Enterprise

An enterprise-grade loyalty platform combining technology infrastructure, rewards commerce, merchant engagement and AI-driven personalisation to help enterprises build scalable customer retention ecosystems.

OUR JOURNEY



BUSINESS MODEL



FOUR REVENUE VERTICALS

ONE TECHNOLOGY PLATFORM. FOUR MONETISATION ENGINES.

Novus operates across four interconnected revenue verticals: Technology, Redemptions, Merchant Promotions and Digital Vouchers.

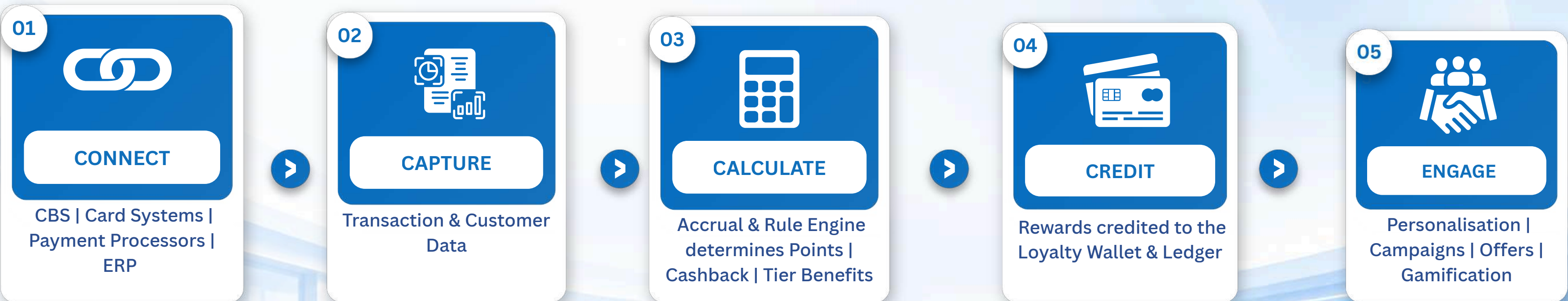


VERTICAL 1 – TECHNOLOGY

THE TECHNOLOGY ENGINE POWERING ENTERPRISE LOYALTY

Novus connects with enterprise systems to capture transactions, apply loyalty rules and automatically credit rewards to customers.

HOW IT WORKS?



DEPLOYMENT MODELS

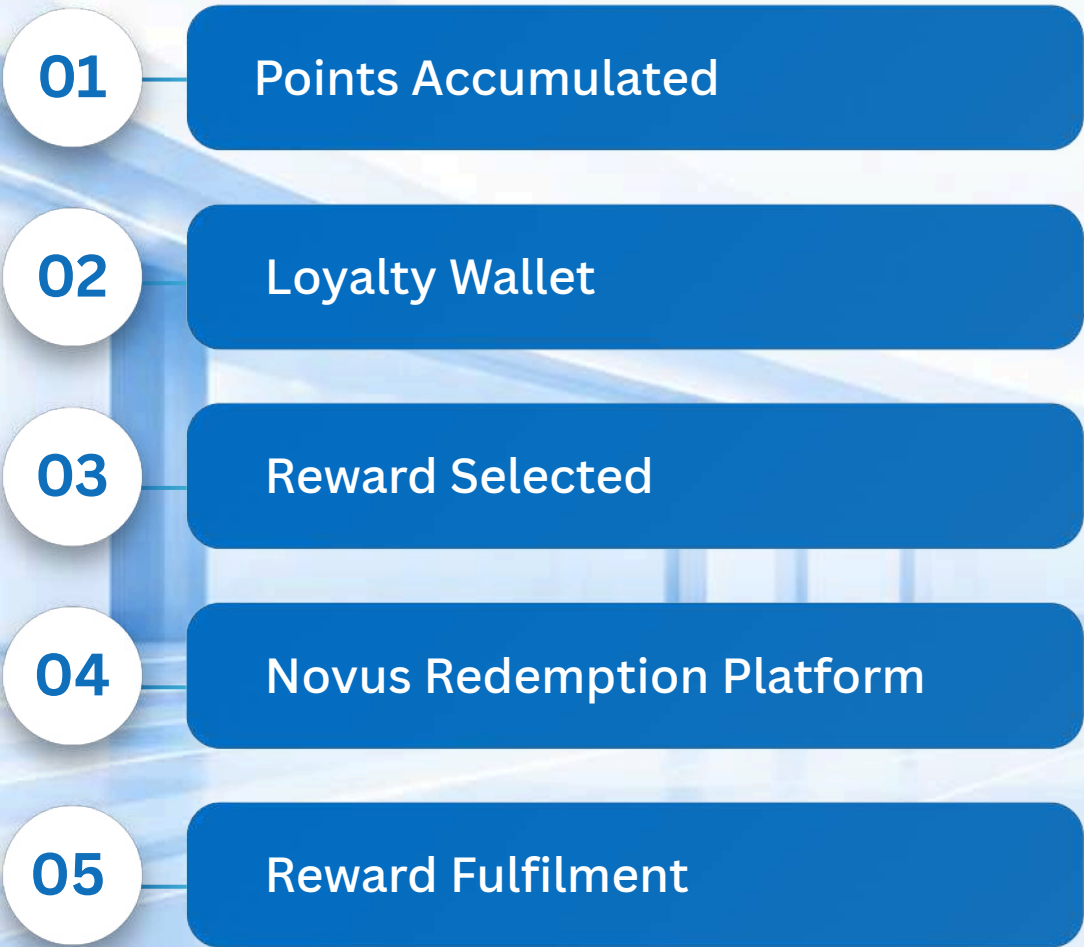


VERTICAL 2 – REDEMPTION MARKETPLACE & REWARDS COMMERCE

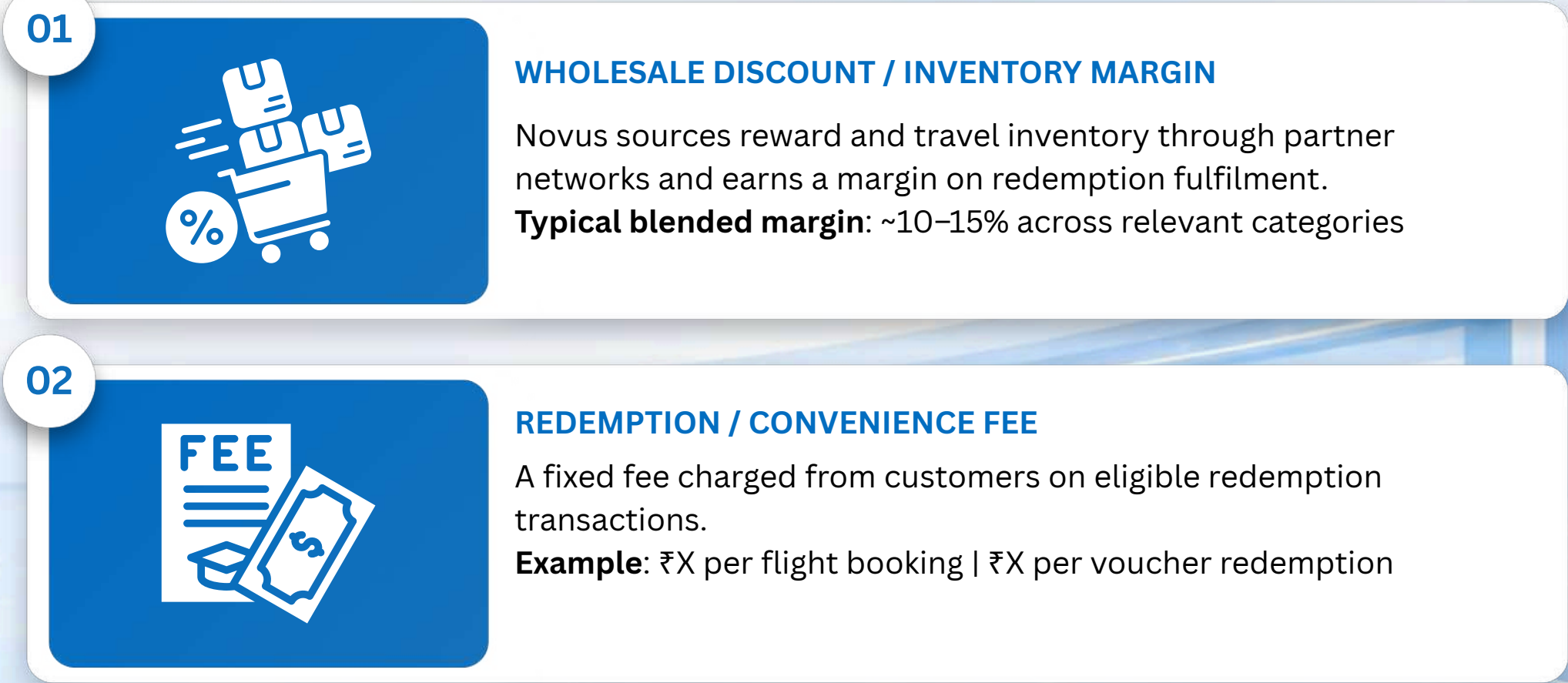
CONVERTING ACCUMULATED REWARDS INTO REAL-WORLD VALUE

Novus enables customers to redeem loyalty points across travel, vouchers, merchandise and other reward categories through its redemption marketplace.

REDEMPTION PROCESS



DUAL MONETISATION MODEL



DUAL MONETISATION

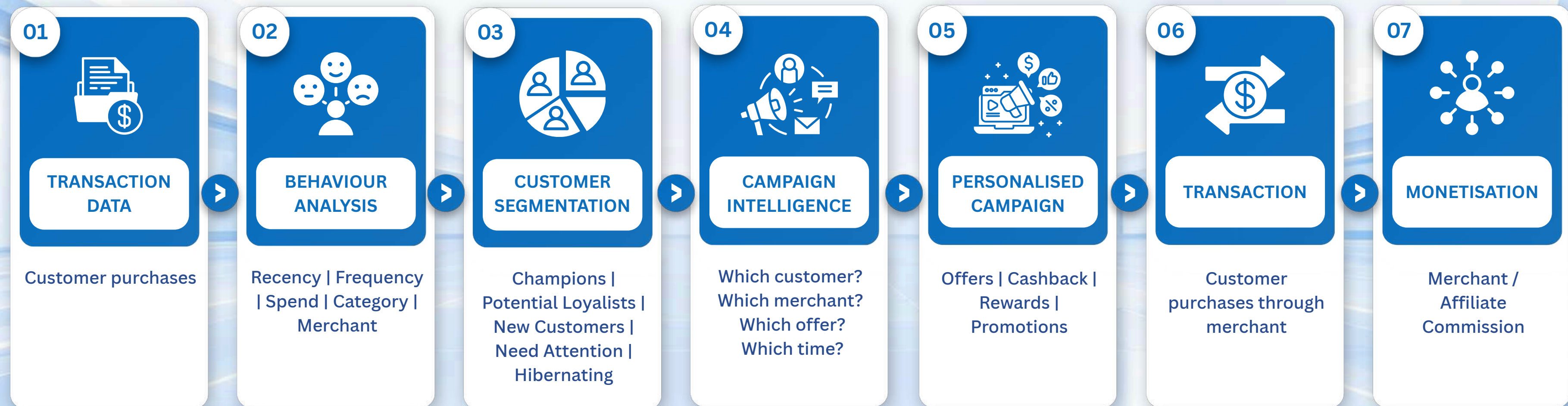
Wholesale / Inventory Margin + Redemption / Convenience Fee = Redemption Revenue

VERTICAL 3 - MERCHANT MONETISATION & CAMPAIGN ENGINE

CONVERTING TRANSACTION INTELLIGENCE INTO MERCHANT VALUE

Novus enables merchants to create targeted promotional campaigns using customer transaction and behavioural data. The RFM - Recency, Frequency and Monetary analysis is designed for targeted campaigns and improves merchant sales and customer engagement.

THE MERCHANT INTELLIGENCE LOOP



VERTICAL 4: DIGITAL VOUCHERS & CORPORATE INCENTIVES

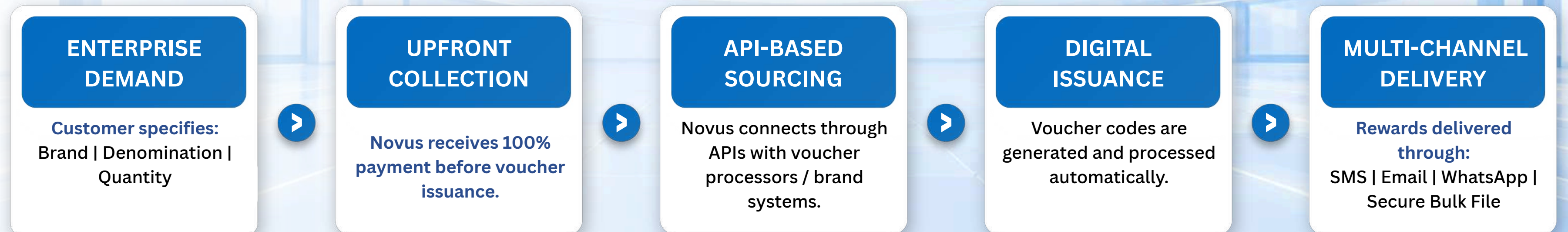
DIGITAL REWARD DISTRIBUTION AT ENTERPRISE SCALE

Novus operates as an enterprise B2B aggregator and distributor, connecting its customers with a broad ecosystem of consumer brands through digital voucher infrastructure.

KEY USE CASES



HOW THE DIGITAL VOUCHER MODEL WORKS?



A 5–7% blended gross margin for the applicable digital voucher business.

A.I TECHNOLOGY & PRODUCT INNOVATION



DEEP-TECH INNOVATION: NoCXy AI

NoCXy AI is Novus Loyalty's proprietary AI-powered intelligence layer designed to analyse customer behaviour, generate contextual recommendations and automate personalised loyalty interactions.

To be built around a 12-agent architecture, NoCXy AI has now moved from development toward customer-facing deployment, with three AI agents launched at Global Fintech Fest 2026.

12 SPECIALISED AI AGENTS

Moving From AI-Assisted Engagement Towards Autonomous Loyalty Operations

NoCXy AI is being designed around 12 specialised agents, organised across three functional pillars.



PILLAR 01 – MEMBER EXPERIENCE



Personalisation

Generates relevant offers and experiences for individual customers.



Redemption Concierge

Assists customers in discovering and completing reward redemptions.



Customer Retention

Identifies declining engagement and enables targeted retention actions.



Conversational Assistant

Provides intelligent, contextual assistance across the customer journey.



PILLAR 02 — MERCHANT & PARTNER



Campaign Intelligence

Identifies campaign opportunities and recommends relevant merchant actions.



Partner Onboarding

Supports faster partner acquisition and onboarding workflows.



Fraud Intelligence

Identifies potentially suspicious behaviour and supports fraud-prevention workflows.



Merchant Intelligence

Provides insights into merchant performance, customer behaviour and campaign effectiveness.



PILLAR 03 — PLATFORM & SYSTEM INTELLIGENCE



Data & Compliance

Supports secure and compliant management of enterprise data.



Loyalty Intelligence

Analyses loyalty-program behaviour and economics.



Rule Builder Agent

Assists in translating business requirements into loyalty rules.



Multi-Program Orchestrator

Coordinates multiple loyalty programs and workflows.

NOCXY AI- 3 AI ENGINE LAUNCHED

Personalised Offers | Personalised Redemption | Conversational Engagement



PERSONALIZED OFFERS AGENT

Turns customer behaviour into relevant offers

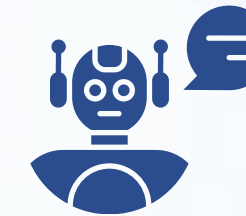
Analyses individual customer behaviour to surface and recommend offers tailored to customer preferences and activity.



PERSONALIZED REDEMPTION AGENT

Makes reward discovery more intelligent

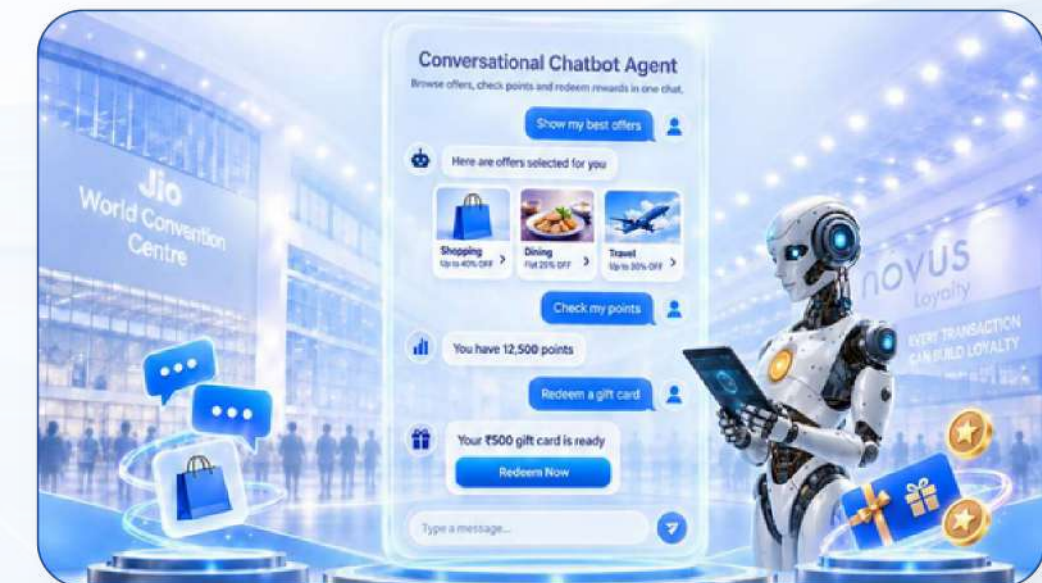
Recommends relevant redemption options based on customer preferences and past activity, helping customers identify suitable ways to use accumulated points.



CONVERSATIONAL CHATBOT AGENT

Brings the loyalty journey into one conversation

Enables customers to browse offers, check points and redeem rewards through a single conversational interface.



INDUSTRY OVERVIEW & MARKET OPPORTUNITY

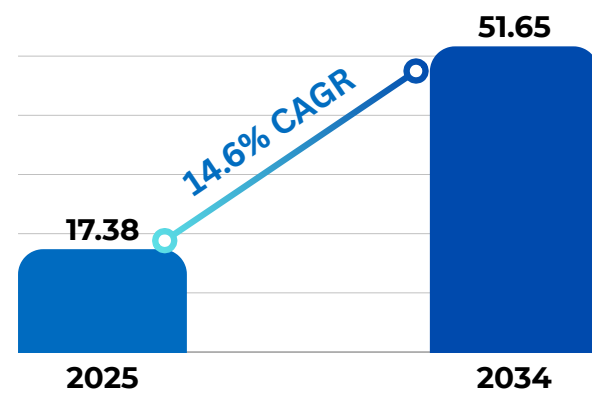


INDUSTRY OPPORTUNITY

Three Adjacent Markets Supporting Novus's Multi-Vertical Model

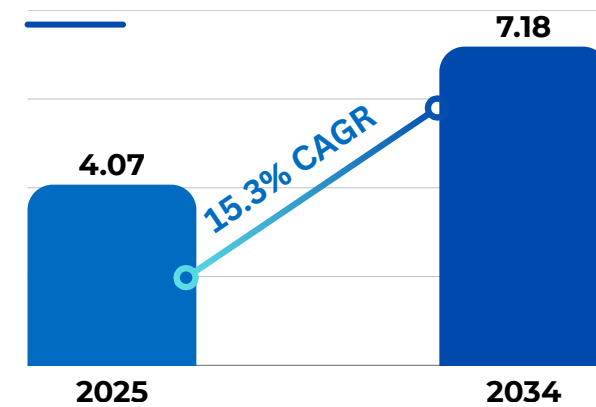
in USD Billion

Global Loyalty Management



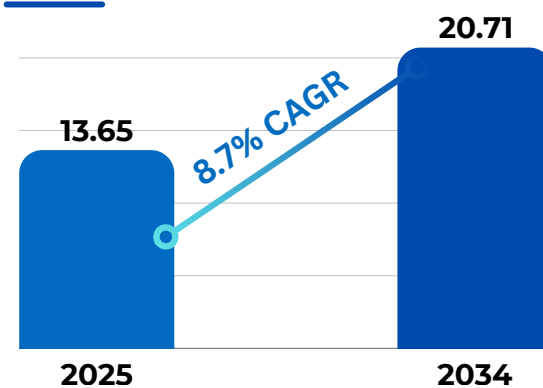
Source- [Fortune Business Insights](#)

India Loyalty Market



Source- [ResearchAndMarkets / PayNXT360](#)

India Gift Card & Incentive Market



Source- [Mordor Intelligence](#)

Five Structural Drivers Expanding the Addressable Opportunity for Novus



AI-led personalisation

Move loyalty from programme management toward intelligent engagement through NoCXy AI



Enterprise reward digitisation

Capture growing demand for integrated loyalty, incentives and digital rewards



Digital payment growth

More digital interactions create additional customer-engagement touchpoints



Everyday-use redemption

Expand points utility across travel, mobility, retail and everyday spending



Platform consolidation

Cross-sell multiple Novus capabilities across existing enterprise relationships

Novus's four revenue verticals participate across overlapping but distinct opportunity pools spanning loyalty technology, rewards, digital value distribution and merchant engagement.

CLIENTELE & ENTERPRISE CASE STUDIES



CLIENTELE

CLIENT TRUST

Enterprise Deployments Across Banking, Fintech & Emerging Sectors

Novus serves enterprise customers across BFSI, fintech, retail, hospitality, healthcare and other enterprise ecosystems, with deployments spanning India and international markets.

BFSI



INTERNATIONAL BANKING & FINTECH



ENTERPRISE & DIGITAL ECOSYSTEMS



CERTIFICATIONS & SECURITY STANDARDS



CASE STUDY 1: NPCI - RuPay

NPCI — POWERING LOYALTY ACROSS THE RUPAY ECOSYSTEM

CLIENT

National Payments Corporation of India (NPCI)



PROBLEM

Rapid digital payment adoption created a need for scalable, real-time customer engagement across multiple banking and payment touchpoints.

SOLUTION

A centralized loyalty and rewards ecosystem enabling:

- Real-time reward processing
- AI-driven customer segmentation
- Cashback, vouchers & milestone rewards
- Gamified & omnichannel engagement

IMPACT

- 30%+ increase in digital transaction engagement
- 25%+ improvement in repeat transaction behaviour
- Scalable campaigns across millions of users
- 40% reduction in campaign deployment timelines

TECHNOLOGY CAPABILITIES

Multi-Bank Interoperability

Bridges multiple banking environments with the payment ecosystem.

Real-Time Accrual

Processes transaction information and updates eligible rewards.

Enterprise Security & Control

On-Premise deployment designed for enterprise banking requirements.

End-to-End Loyalty Infrastructure

From accrual and wallet management to redemption and engagement.

WHY THIS CASE STUDY MATTERS

Demonstrates Novus's ability to operate loyalty infrastructure within a large-scale, multi-bank payments ecosystem.

Novus has been associated with NPCI since 2020, managing reward platforms through an On-Premise deployment.



CASE STUDY 2: NOVO NORDISK - HEALTHCARE

NOVO NORDISK — EXTENDING LOYALTY TECHNOLOGY BEYOND BFSI

CLIENT

Novo Nordisk

Global healthcare company.



BUSINESS CONTEXT

Novus is expanding the applicability of its loyalty and engagement technology beyond its core BFSI market into healthcare and other enterprise sectors.

NOVUS ENGAGEMENT

Novus launched a loyalty / engagement program for the client across three countries, with the potential to expand the program further.

SOLUTION AND IMPACT

1. VERTICAL DIVERSIFICATION

Demonstrates applicability of Novus's platform beyond banking.

2. INTERNATIONAL REPLICABILITY

Deployment across multiple countries demonstrates the ability to support geographically distributed programs.

3. PLATFORM VERSATILITY

The underlying loyalty architecture can be adapted to different enterprise engagement requirements.

4. EXPANSION OPPORTUNITY

Successful enterprise deployments can provide a foundation for wider geographic or program expansion.



CASE STUDY 3 - EXPANDING REDEMPTION INTO EVERYDAY MOBILITY

CLIENT

Central Bank of India



सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India

BUSINESS CONTEXT

Expand the utility and frequency of loyalty-point redemption through high-frequency everyday categories.

NOVUS ENGAGEMENT

Expanded the Cent Rewardz redemption ecosystem with: IRCTC & Sarthi

IRCTC

Railway ticket bookings

Sarthi App

Delhi Metro ticket bookings

CUSTOMER USE CASE

Redeem accumulated Cent Rewardz points for railway and metro ticket booking

STRATEGIC SIGNIFICANCE

HIGHER REDEMPTION UTILITY

Expands the use of accumulated loyalty points beyond conventional rewards into **frequent, everyday travel needs**.

INCREASED REDEMPTION OCCASIONS

Rail and metro travel create **recurring use cases**, providing more opportunities for customers to engage with the loyalty programme.

BROADER REWARDS ECOSYSTEM

Extends Cent Rewardz into **travel and urban mobility**, increasing the breadth of redemption categories available to customers.

GREATER CUSTOMER RELEVANCE

Connecting loyalty rewards with essential mobility use cases can make accumulated points **more practical and relevant in everyday life**.





STRATEGIC EXPANSION, PROPOSED ACQUISITION & GROWTH OUTLOOK

DUBAI SUBSIDIARY

BUILDING THE BASE FOR INTERNATIONAL EXPANSION

Novus has approved the incorporation of a wholly owned subsidiary in Dubai, United Arab Emirates, to support the Company's international business growth and expansion.

WHY DUBAI?

GCC MARKET ACCESS

Provides a strategic base for engaging enterprise customers across the Gulf region.

REGIONAL PROXIMITY

Positions Novus closer to existing and prospective customers across GCC and MENA markets.

INTERNATIONAL BUSINESS DEVELOPMENT

Supports local market development, enterprise relationships and potential partnerships.

SCALABLE INTERNATIONAL INFRASTRUCTURE

Creates a foundation from which Novus can expand its technology and loyalty solutions across regional markets.

PROPOSED ACQUISITION | AUTOPE

ACQUISITION OVERVIEW

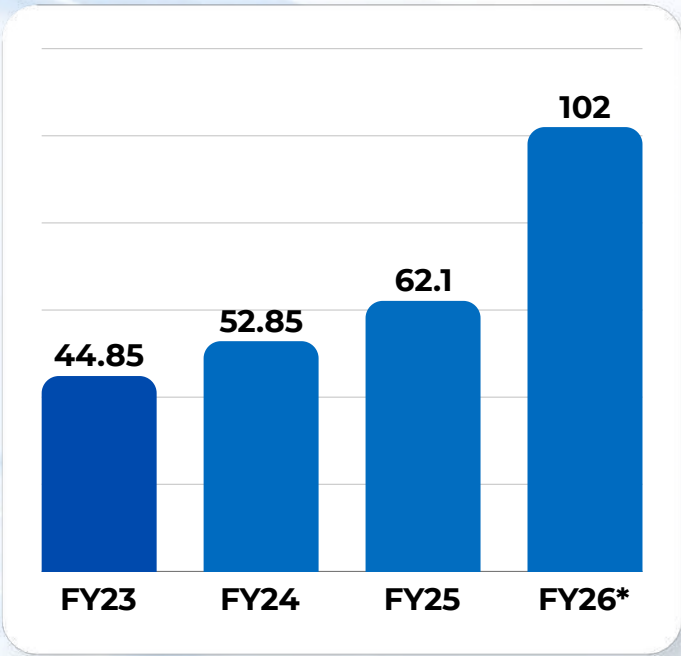
Novus has entered into a term sheet for the proposed acquisition of up to **80.87% stake** in AutoPe Payment Solutions Limited, a fintech/payment solutions company operating primarily in India.

The proposed transaction is based on an equity valuation of **₹130 Cr for 100% of AutoPe**, implying approximately **₹105.13 Cr consideration for the proposed 80.87% stake**, subject to due diligence, definitive agreements and applicable approvals

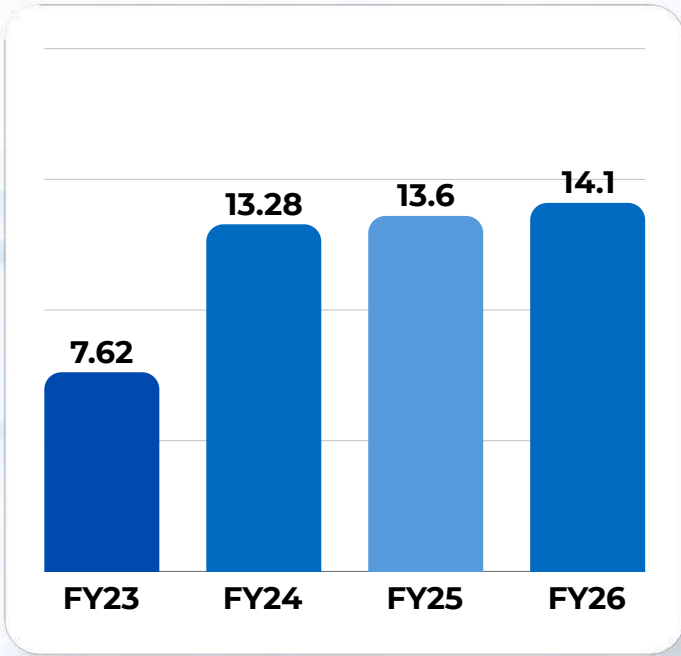
FINANCIAL PROFILE OF AUTOPE

₹in Cr

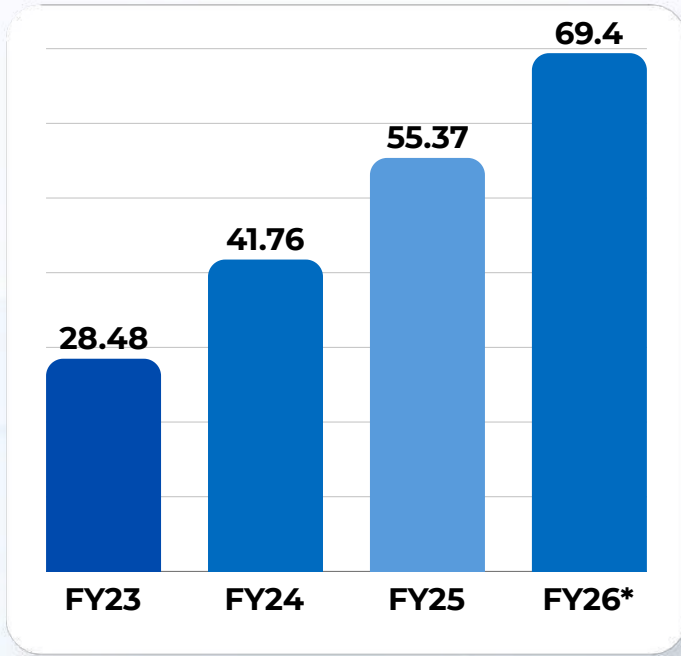
Revenue from Operations



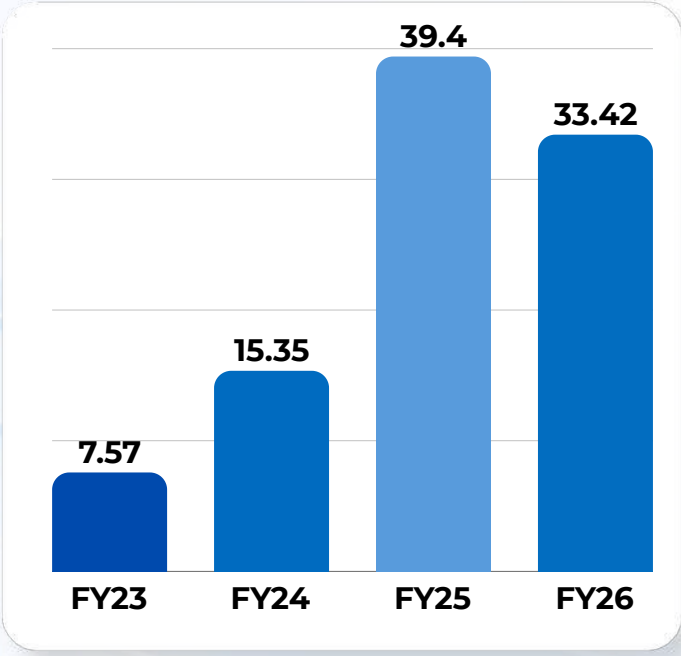
PAT



Net Worth



Cash & Bank Balances



The business has also maintained a **debt-free balance sheet**, providing a financially strong foundation for the proposed expansion.

WHY AUTOPE?



ESTABLISHED & PROFITABLE BUSINESS

AutoPe brings an established fintech business with a demonstrated financial track record, generating **₹62.10 Cr revenue** and **₹13.60 Cr PAT in FY25**, with continued growth in revenue, profitability, net worth and cash balances over FY23–FY25.



CROSS-SELLING ACROSS PAYMENT ECOSYSTEMS

Creates potential to layer **Novus's loyalty, rewards, digital vouchers, merchant promotions, gamification and personalised engagement** capabilities onto payment-led customer journeys, supporting higher monetisation across enterprise relationships.



EXPANDING THE TRANSACTION LIFECYCLE

Provides potential to **extend payment capabilities** beyond **existing use cases into high-volume digital commerce and reservation-led** environments such as **travel, entertainment, ticketing and mobility**, subject to technical feasibility, commercial arrangements and regulatory requirements.



COMPLEMENTARY STRATEGIC FIT

Adds a payments infrastructure layer to Novus's broader strategy **across BFSI, AI & product innovation, rewards commerce, SaaS and global expansion**.



LEADERSHIP & OPERATIONAL CONTINUITY

Expected **leadership continuity** can **support operational and technical integration**.

GROWTH OUTLOOK

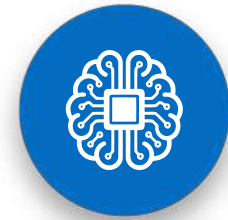
FIVE STRUCTURAL DRIVERS OF FUTURE GROWTH



DEEPER BFSI PENETRATION

Move deeper into the financial-services ecosystem

Expand from core loyalty infrastructure into rewards, redemption, merchant engagement and personalised campaigns across banks, fintechs and financial institutions.



INTERNATIONAL EXPANSION

Build presence across international markets through:

Existing Clients + Partnerships + Direct Market Entry

International expansion is a stated strategic focus, with opportunities across GCC, Africa, US, Australia and other markets.



AI-LED MONETISATION

Turn transaction intelligence into a new revenue layer

Transaction Data → Intelligence → Personalisation → Merchant Campaigns

NoCXy AI is being developed to analyse customer behaviour and automate personalised engagement, while merchant campaigns can generate affiliate-led monetisation.



EXPAND REWARDS COMMERCE

Increase the value captured from every loyalty ecosystem

Expand the redemption and rewards ecosystem across:

**Travel → Hotels → Railway → Vouchers → Merchandise
Alongside Merchant Promotions + Digital Vouchers.**

The strategic idea is more use cases → more customer engagement → more monetisation opportunities.

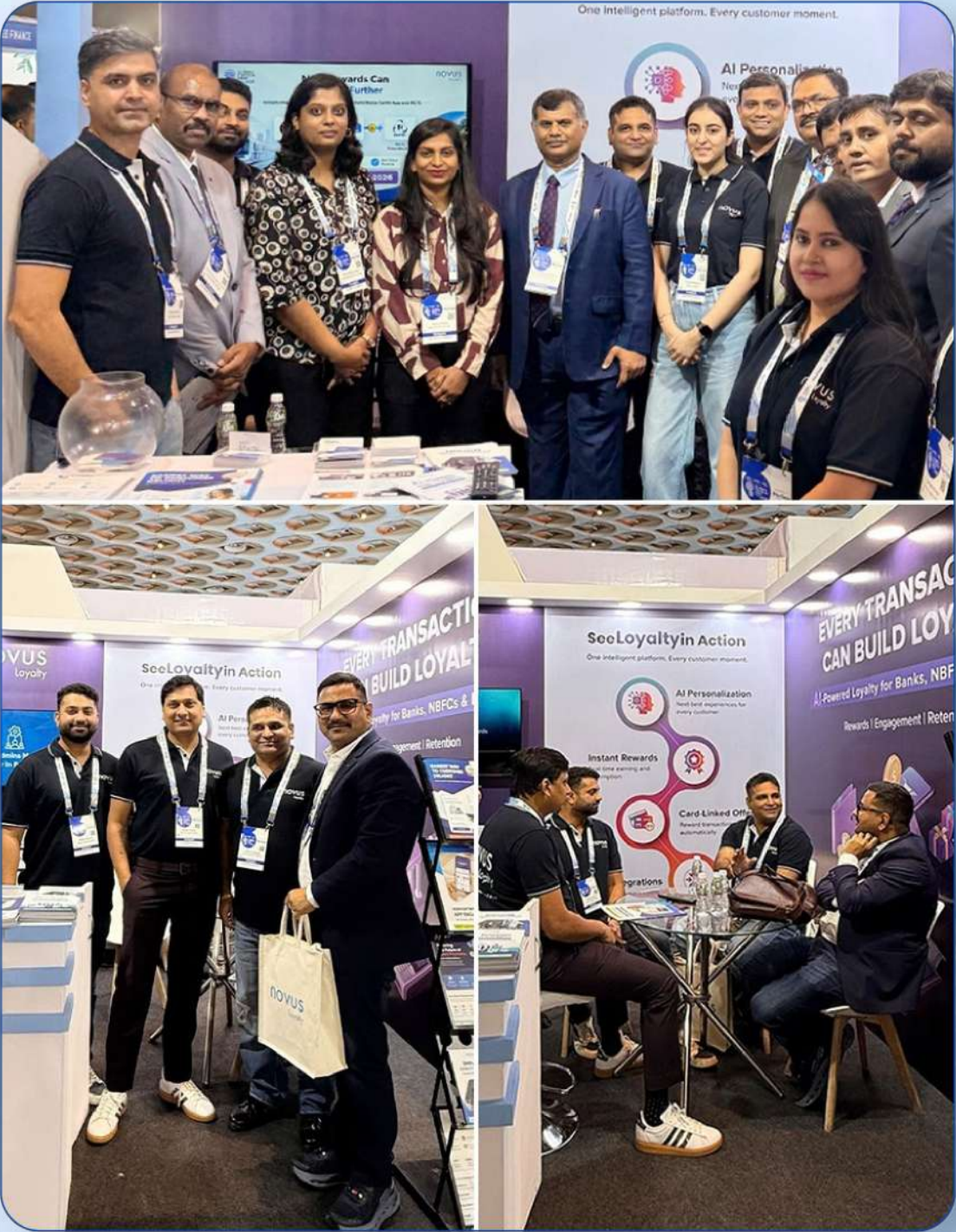


PAYMENTS + LOYALTY CONVERGENCE

Expand beyond loyalty into the transaction ecosystem

The proposed AutoPe transaction introduces a complementary fintech/payment-solutions layer, with the stated objective of supporting strategic growth, business expansion and operational synergies.

GLOBAL FINTECH FEST PARTICIPATION



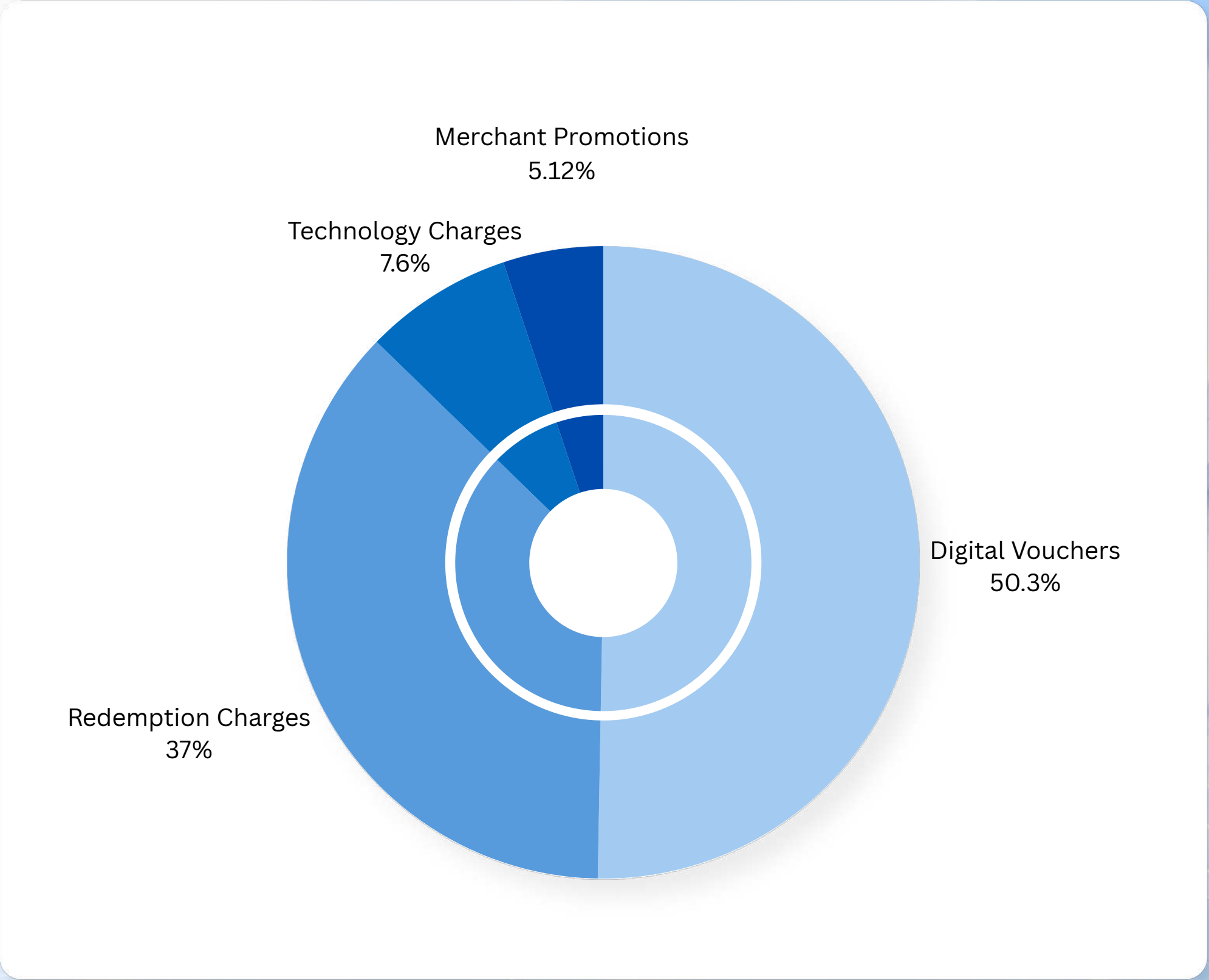
FINANCIAL OVERVIEW & H1 FY27 UPDATES



REVENUE BREAKUP FOR H1 FY27

All ₹ in Lakhs

Revenue Segment	Amount	YoY Growth (%)
Technology Charges	744.34	50.65%
Redemption Charges	3622.56	25.06%
Merchant Promotions	501.07	37.02%
Digital Vouchers	4922	45.43%
Total Revenue	9789.97	



HALF-YEARLY STATEMENT OF PROFIT & LOSS

All ₹ in Lakhs

Particulars	H1FY27	H2FY26	H-o-H	H1FY26	Y-o-Y	FY26
Revenue from Operations	9789.96	5601.08	74.79%	7140.87	37.10%	12741.95
Other Income	95.6	28.58	234.50%	2.19	4265.30%	30.77
Total Income	9885.56	5629.66	75.60%	7143.06	38.39%	12772.72
Direct Expense	7539.94	4233.52	78.10%	5119	47.29%	9352
Changes in Inventories	(449.4)	(135.13)	232.57%	(156.74)	186.72%	(256.1)
Employee Benefit Expense	269.79	202.71	33.09%	207.11	30.26%	430.4
Finance Cost	10.99	1.96	460.71%	3.35	228.06%	5.33
Depreciation & Amortization Expense	8.99	13.79	(34.81%)	13.83	(35%)	27.57
Other Expenses	1489.99	795.39	87.33%	1192.22	24.98%	1982.58
Total Expense	8870.3	5112.24	73.51%	6378.77	39.06%	11541.78
EBITDA	939.64	504.59	86.22%	779.28	20.58%	1233.07
EBITDA Margin	9.60%	9.01%	59bps	10.91%	(131bps)	9.68%
PBT	1015.26	517.42	96.22%	764.29	32.84%	1230.94
Tax	258.8	127.81	102.49%	192.38	34.53%	302.48
PAT	756.46	389.61	94.16%	571.91	32.27%	928.46
PAT Margin	7.73%	6.96%	77bps	8.01%	(28bps)	7.29%

BALANCE SHEET

All ₹ in Lakhs

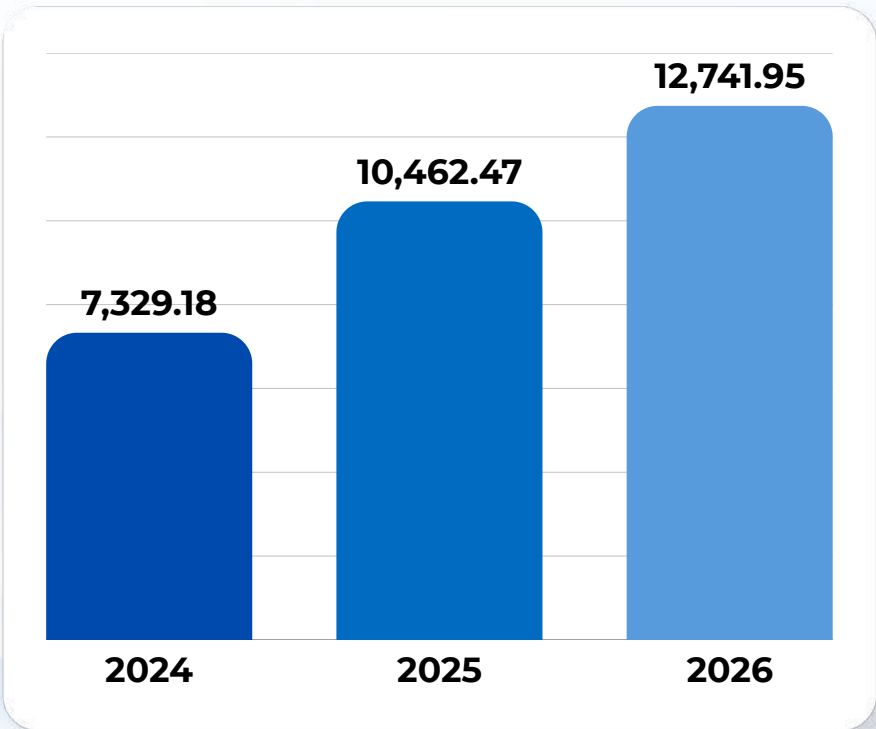
Particulars	30 Sep 2026	31 Mar 2026
EQUITY AND LIABILITIES		
Equity		
Equity Share capital	1,555.02	1,555.02
Other Equity	5,322.01	4,596.72
Liabilities		
Non-current liabilities		
Other non-current liabilities		
Deferred Tax Liabilities (Net)	44.34	40.54
Long-term Provisions	35.96	36.74
Current liabilities		
Financial Liabilities		
(i) Borrowings		
(ii) Trade Payables	84.19	17.69
Other current liabilities	296.62	684.35
Provisions	259.34	305.68
Total Equity and Liabilities	7,597.49	7,236.74

Particulars	30 Sep 2026	31 Mar 2026
ASSETS		
Non-Current Assets		
Property, Plant and Equipment	365.29	49.94
Deferred tax assets (net)		
Other non-current assets		
Current assets		
Current Investment	0.1	0.1
Inventories	798.41	349.01
Financial Assets		
Trade receivables	279.98	187.27
Cash and cash equivalents	5,403.51	6,162.38
Other current assets	750.2	488.03
Total Assets	7,597.49	7,236.74

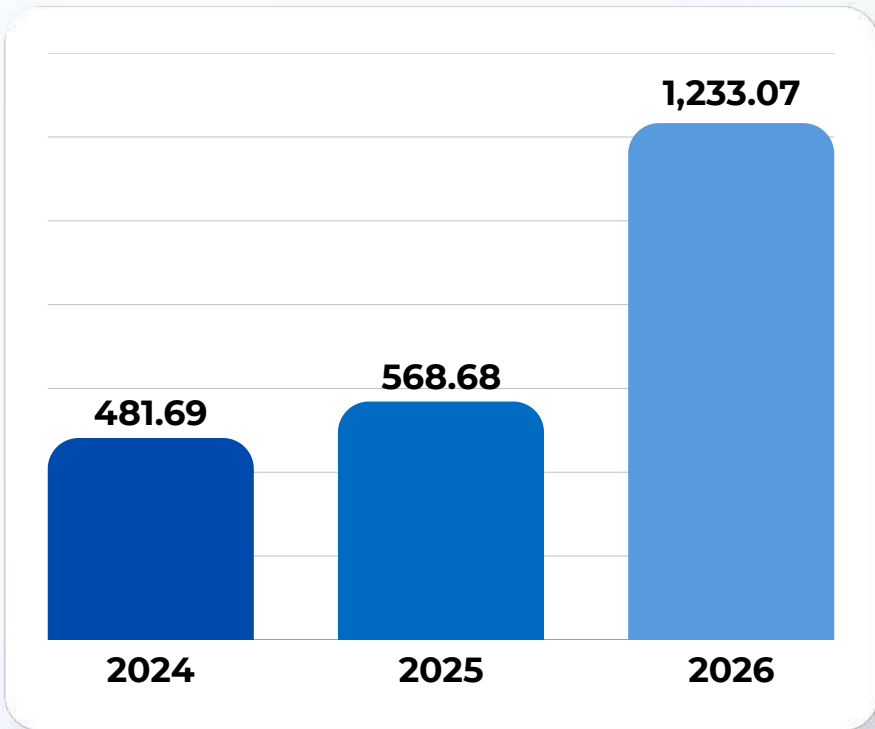
HISTORICAL FINANCIAL PERFORMANCE

All ₹ In Lakhs

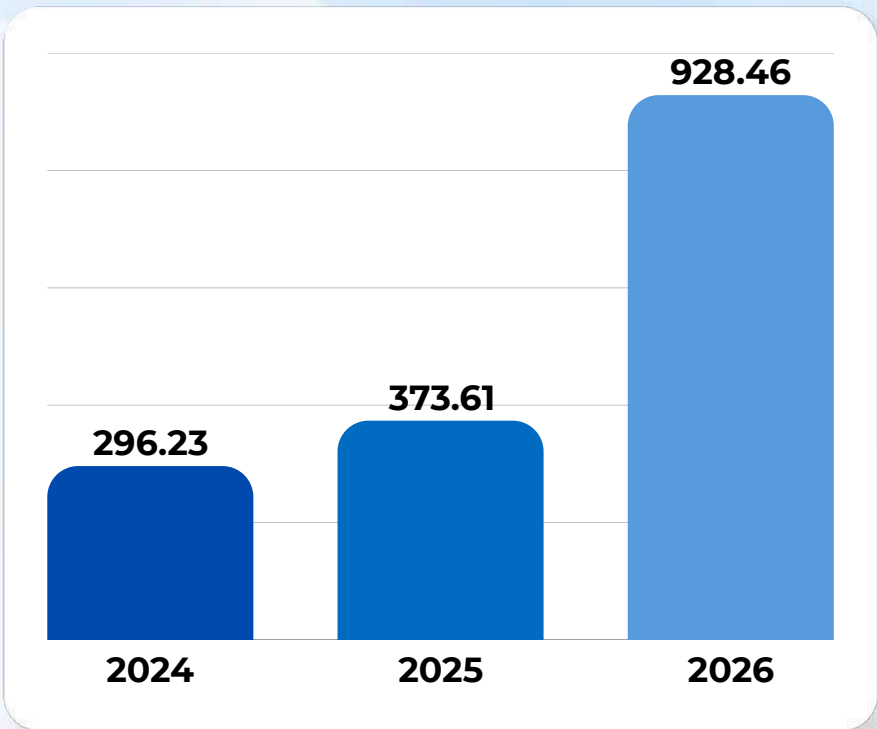
Revenue From Operations



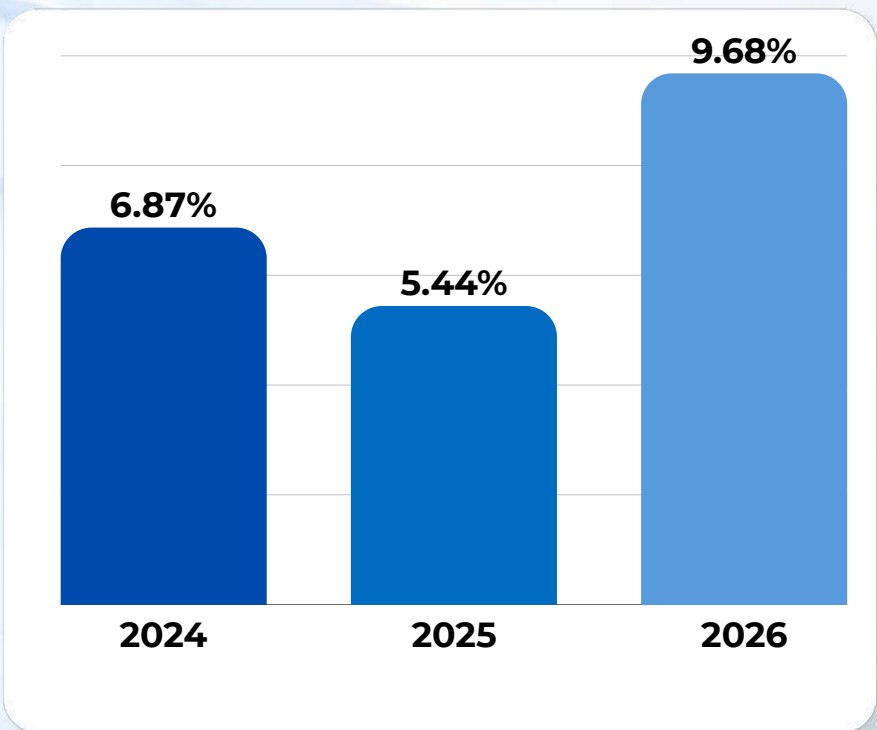
EBITDA



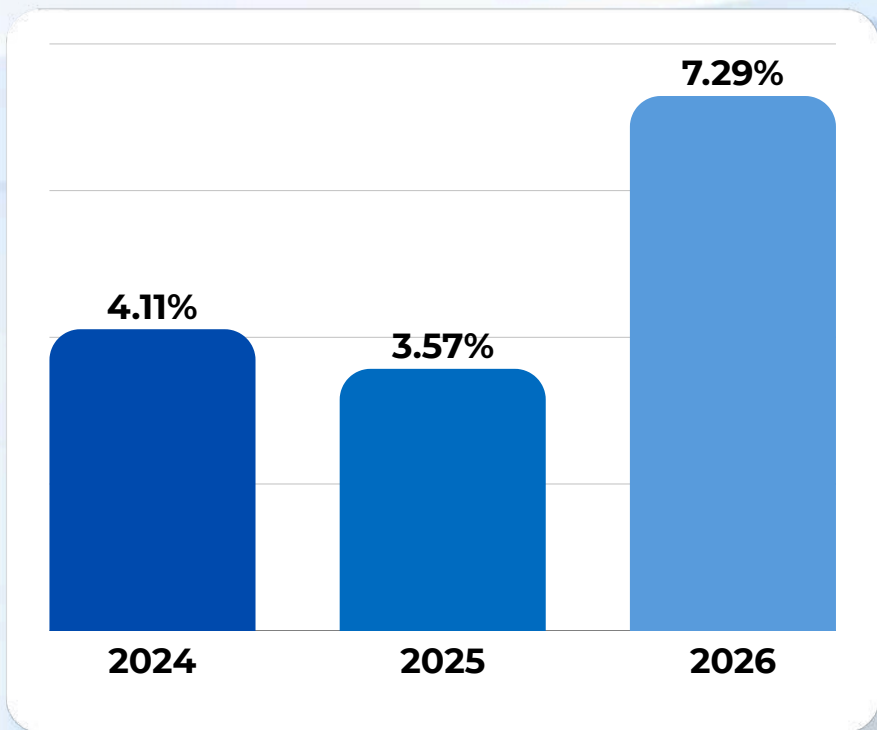
PAT



EBITDA Margin (%)



PAT Margin (%)



Note: FY25 & FY26 are audited numbers as per Ind AS; FY24 is on a restated basis as per applicable Accounting Standards (AS).

THANK YOU

novus
Loyalty

 Mrs. Aditi Pardal
Company Secretary & Compliance Officer
 Investor@novus-loyalty.com


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 Abhishek Bhutra | Himanshu Jain
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 Invrel@finportal.in

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