

Date: 06th July, 2026

To,
BSE Limited
Listing Department
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai, 400001

Scrip Code: 544735

Dear Sir/Madam,

Subject: Proceedings of 15th Annual General Meeting held at 5:00 PM at Gurugram

Ref. NOVUS LOYALTY LIMITED ("Company")

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the proceedings of the 15th Annual General Meeting ("AGM") of the Members of Novus Loyalty Limited ("the Company") held at Gurugram are being enclosed: -

- 1) **Name of the Company:** Novus Loyalty Limited
- 2) **Date of AGM:** Friday, 03rd of July, 2026
- 3) **Venue of AGM:** IRIS Hall, luxera Hotels & Banquets, Mehrauli – Gurugram Road
- 4) **Mode of Meeting:** Physical
- 5) **Commencement of Meeting:** Friday, 03rd of July, 2026 at 5:00 PM
- 6) **Conclusion of Meeting:** Friday, 03rd of July, 2026, at 6:00 PM
- 7) **Name of the Chairperson:** Mr. Deepak Tomar (Managing Director)
- 8) **Confirmation of Requisite Quorum:** The requisite quorum was present in accordance with the provisions of Section 103 of the Companies Act, 2013 and the Articles of Association of the Company, the Chairman called the meeting to order and commenced the proceedings of the Annual General Meeting.
- 9) **Brief Proceedings of the Annual General Meeting of the company: -**
 - a) **Welcome Address by the Chairman (Annexure-1)**
 - b) **This is to confirm that Notice of AGM and Auditors Report were taken as read.**
 - c) **Management Speech on Company's performance (Annexure-2)**
 - d) **Shareholders Queries and Management's reply on such queries (Annexure-3)**

e) Details of the Business Transaction in AGM: -

i) Ordinary business

- Adoption of Audited Standalone Financial Statements along with the Report of Board of Director's and Auditor's.
- Re-appointment of Mr. Deepak Tomar (DIN: 02484965) as Managing Director who is liable to retire by rotation

A copy of both the ordinary resolutions passed is being enclosed as **Annexure-4**.

Both the resolutions were put to Remote e-voting and voting at Annual General Meeting.

f) Voting Results and Scrutinizer's Report is being submitted separately.

This is for your reference and records.

Thanking You.

Yours Sincerely,

For Novus Loyalty Limited

(Formerly known as Novus Loyalty Private Limited)

**VIBHORE
RASTOGI**

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VIBHORE RASTOGI
Date: 2026.07.06
16:15:44 +05'30'

Name: Vibhore Rastogi

Designation: Compliance Officer & CFO

DIN: 11127637

NOVUS LOYALTY LIMITED

Annual General Meeting 2026 — Chairman & CEO Address

Speaker: Mr. Deepak Tomar • Slide-Synchronised Speech
Script

FY 2025–26

OPENING REMARKS: Before the title slide goes up

[Delivered warmly, at a relaxed pace, while the audience settles and before the deck appears on screen. This is the room-warmer — keep eye contact, not the slides.]

Speech Begins

Good evening, everyone.

It is truly a pleasure to see all of you here this evening.

To our shareholders, investors, partners, Board members, advisors, and every guest who has joined us today, thank you. Some of you have travelled from different cities to be with us, and we genuinely appreciate the time you've taken to join us. Your presence means a great deal to everyone at Novus Loyalty.

Tonight is a very special milestone for us.

This is our first Annual General Meeting as a publicly listed company, a moment that, not too long ago, was simply an aspiration. Today, it has become a reality because of the trust, belief, and support of everyone associated with Novus Loyalty.

For that, I would like to sincerely thank each one of you.

When I look back at where we started fifteen years ago, it's remarkable to see how far we've come. What began with a simple vision, to help businesses build stronger relationships with their customers, has grown into a platform that today powers engagement for more than 100 enterprises, serves over 4 crore consumers, and processes more than 40 crore transactions every month.

These are meaningful numbers, but to me, they represent something even more important. They represent trust. The trust of our customers, our partners, our employees, and now, our shareholders.

Over the next few minutes, I'd like to take you through our journey, not just the financial performance of the past year, but the milestones we've achieved, the lessons we've learned, and the vision that continues to drive us forward.

So, I invite you to sit back, and let's take this journey together. A journey of growth, resilience, innovation, and the exciting opportunities that lie ahead.

[Bridge — cue the title slide, then continue.]

→ **Title slide appears.**

SLIDE 1 Annual General Meeting 2026 — Title

This evening is not just about reviewing numbers and financial statements. It is about reflecting on a journey, celebrating our milestones, and sharing our vision for the future.

As FY 2025–26 has been one of the most transformative years in Novus Loyalty's history, I want to walk you through that **story tonight**.

SLIDE 2 Legal Notice — Safe Harbour

(Pause for 3–4 seconds and proceed to the next slide.)

SLIDE 3 Company Overview

With that, let me begin by introducing the company and the foundation on which we've built our business. Let me begin by briefly sharing who we are and what defines Novus Loyalty.

At Novus Loyalty, we believe that lasting business success is built on meaningful customer relationships. That belief has been the foundation of our journey for the past fifteen years and continues to shape everything we do today.

We are an enterprise loyalty and engagement technology company, helping banks, fintechs, retailers, and large enterprises acquire, engage, reward, and retain customers at scale.

What sets us apart is our ability to bring together enterprise-grade loyalty infrastructure, AI-powered engagement, and a comprehensive rewards ecosystem into a single, integrated platform.

SLIDE 4 Snapshot — Key Business Highlights

Our capabilities have enabled us to build a platform that today operates at a significant scale, and these highlights tell that story.

Over 100 enterprise customers, more than 4 crore consumers on the platform, and over 40 crore transactions processed every month, all on robust, high-scale infrastructure.

Our presence is pan-India and expanding internationally, our platform is AI-first by design, and in FY26, we delivered ₹127.4 crore in revenue, a 22% year-on-year growth.

Every year, more than 7 billion reward points are earned through programmes powered by Novus. These numbers represent something bigger than scale; they represent the confidence our customers place in us, and the trust that sits at the heart of everything we build. But numbers alone don't tell the complete story. Behind every metric is a journey, and I'd like to take you through that journey.

SLIDE 5 The Novus Loyalty Journey

When people see a listed company, they often see the destination. I prefer to look at the journey that brought us here.

Every milestone you see on this timeline represents years of hard work, countless decisions, and the trust of our customers, partners, employees, and now, our shareholders.

From our inception in 2011 to building our own proprietary technology platform, expanding across industries and international markets, transforming into a public limited company, and ultimately ringing the bell at the BSE SME Platform, each milestone has shaped the company we are today.

And while we're proud of how far we've come, we believe the most exciting part of our journey still lies ahead.

SLIDE 6 Capital Markets Milestone — Our IPO

Among all the milestones in our journey, this year marks one that will always hold a special place in our history: our successful IPO.

The CEO takes a pause, and the video starts

▶ VIDEO CUE IPO Listing Glimpse

[After the video]

In March 2026, we launched our SME IPO on the BSE SME platform. The issue opened on the 17th of March, and we were successfully listed on the 25th of March 2026, raising approximately ₹60.15 crore, with a post-issue market capitalisation of over ₹227 crore.

But I want to be clear about something. Our IPO was never just about raising capital. It was about strengthening our foundation, accelerating innovation,

expanding our market presence, and preparing Novus for its next phase of growth. And the proceeds are funding exactly that, product and technology enhancement, business expansion, sales and marketing scale-up, and strategic growth opportunities.

SLIDE 7 FY26 Financial Performance

And that confidence isn't reflected only in our successful listing; it is equally evident in our financial performance.

I am pleased to share that Revenue from Operations reached ₹127.42 crore, while EBITDA grew to ₹12.33 crore, with our EBITDA margin improving to 9.68%.

Profit Before Tax stood at ₹12.30 crore, and Profit After Tax increased to ₹9.28 crore, resulting in a PAT margin of 7.29%.

What is particularly encouraging is not just the numbers themselves, but the quality of that growth. Revenue, profitability, and margins have all strengthened together, reflecting the scalability of our technology platform, the discipline with which we operate, and the trust our customers continue to place in us.

These are audited results, and they give us the confidence to invest further in innovation, expand into new markets, and build long-term value for all our stakeholders.

SLIDE 8 Governance — Board & Leadership

Behind every strong financial result is a team committed to disciplined execution and sound governance. None of this happens without the people who steer this company.

I want to acknowledge our Board of Directors and Independent Directors, whose governance keeps us both grounded and forward-looking; our CFO and

Company Secretary, who uphold the financial and regulatory discipline of a listed company; and our leadership team across product, sales, and marketing, who turn strategy into execution every single day. To all of them, thank you.

Strong leadership provides direction, but ultimately our success is defined by the value we create for our customers. Let me show you how we deliver that value.

SLIDE 9 Enterprise Loyalty & Engagement Ecosystem

So what does the Novus platform actually deliver? Let me show you.

▶ VIDEO CUE Product Video

[After the video]

As you just saw, we offer one platform with five integrated solutions. Employee and Partner Incentives (performance-based rewards and recognition). Customer Engagement (personalised journeys, gamification, and omnichannel campaigns). Our CX Automation Suite (AI-powered automation and predictive analytics). Enterprise Loyalty (coalition ecosystems and redemption marketplaces). And E-commerce Loyalty (points, cashback, referral, and tier-based programmes).

These solutions help organisations build stronger relationships, not only with customers, but with employees, channel partners, and their entire business ecosystem. One platform, five solutions, and infinite possibilities for enterprise growth.

SLIDE 10 The AI Imperative

While our platform has evolved significantly over the years, we believe the next wave of innovation will be driven by Artificial Intelligence.

Now, let me talk about where the future of loyalty is heading, because we firmly believe that the future will be driven by artificial intelligence, automation, and personalisation.

Loyalty is evolving beyond points and rewards, into intelligent, real-time customer engagement. And to lead that shift, we have built the foundation of our growth strategy going forward: an ecosystem of specialised AI, powering autonomous loyalty, customer engagement, and enterprise operations.

SLIDE 11 NoCXy AI — The Proprietary AI Engine

At the heart of it is NoCXy AI. Let me show you.

▶ VIDEO CUE NoCXy AI Video

[After the video]

NoCXy AI is our proprietary under development, AI-powered decision engine. It analyses customer behaviour in real time to automate engagement, personalise rewards, predict churn, and optimise loyalty programme performance, acting as the intelligence layer across our entire ecosystem.

The flow is simple but powerful. Customer data, from purchases, apps, CRM, and web, flows into NoCXy, which turns it into insight, then into action: personalised offers, rewards, and campaigns that drive higher retention and stronger ROI. NoCXy is not just a technology product. It represents our belief that the right customer deserves the right reward, at the right time.

SLIDE 12 12 Specialised AI Agents

And this is just the beginning. Alongside NoCXy, we are introducing an ecosystem of twelve specialised AI agents. Let me show you what that looks like.

These twelve agents work across three layers. At the Member Experience layer, personalisation, a redemption concierge, retention, and a conversational assistant. At the Merchant and Partner layer, campaign intelligence, partner onboarding, fraud intelligence, and merchant insights. And at the Platform Intelligence layer, data and compliance, loyalty intelligence, a rule builder, and a multi-programme orchestrator.

Each agent translates data into autonomous action, personalised rewards, fraud prevention, faster onboarding, and smarter programme economics. Together, they will enable enterprises to deliver intelligent, personalised experiences and shape the next generation of customer engagement.

SLIDE 13 Quantifying the Impact

But technology only matters if it delivers results. So what does AI-driven engagement actually do for our clients?

It increases customer retention. It improves campaign conversion. It reduces churn. It maximises reward ROI. It enables real-time decisions. And it lets enterprises scale personalised engagement without scaling cost. In one line, NoCXy turns customer data into intelligent action: the right customer, the right reward, at the right time.

One example of how we translate this intelligence into real-world customer engagement is our Card-Linked Offers platform.

SLIDE 14 Client Trust

Of course, the truest measure of any platform is the trust it earns.

More than 100 enterprise customers rely on Novus Loyalty to drive retention, engagement, and customer lifetime value across banking, fintech, retail, and beyond. These are leading brands and institutions, and their continued partnership is our proudest endorsement.

SLIDE 15 Proof Points — Results Across BFSI, Fintech & Retail

That trust is best reflected in the measurable outcomes we have delivered for our clients.

And the results speak for themselves.

With NPCI, we drove a 30%-plus increase in digital transaction engagement and 40% faster campaign deployment. With PRYPCO, we onboarded more than 2,500 referral participants and achieved a 40% redemption rate. And with Sparkle, we helped scale Nigeria's digital rewards ecosystem with minimal integration effort.

This year also brought two marquee wins I am especially proud of. We were awarded an ₹88 crore loyalty and engagement mandate by the Central Bank of India, significantly strengthening our position in BFSI with strong recurring revenue. And we expanded our international footprint through an engagement partnership with the Bank of Abyssinia in Ethiopia.

These successes are only a glimpse of what lies ahead because the market itself presents an extraordinary opportunity.

SLIDE 16 Industry Overview — The Market Opportunity

Let me place all of this in the context of our opportunity, because it is a large one.

The global loyalty management market is estimated at approximately 15 billion US dollars, and it continues to grow rapidly, at 10 to 15% a year, driven by AI-powered engagement, digital payments, and the expansion of loyalty ecosystems. Within that, we address a serviceable market of 4 to 5 billion dollars. This is a large, fast-growing market, and we believe Novus is exceptionally well-positioned to capitalise on it.

And it is this opportunity that shapes our strategy for the years ahead.

SLIDE 17 Strategic Vision 2026 – 2029

So where do we go from here? Our focus for the next phase is clear.

We will expand our global enterprise presence. We will strengthen our leadership in BFSI loyalty. We will advance AI-powered engagement and product innovation. We will scale our rewards and redemption commerce. And we will accelerate SaaS and recurring-revenue growth. Our long-term vision is to become a leading global loyalty and engagement technology platform, delivering sustainable, recurring value for our customers, our partners, and our shareholders.

SLIDE 18 International Growth

A central pillar of that vision is international expansion.

While we already serve clients across multiple global markets, we are focusing on three high-growth regions. In Africa, we are expanding banking and fintech partnerships and strengthening our regional merchant network. In APAC, we are growing our SaaS-based loyalty deployments. And in the GCC, we are targeting banking, retail, and hospitality, and I am excited to share that we plan to establish a new office in Dubai. This strategic expansion will strengthen our presence across the Middle East and help us serve enterprise clients far more effectively across international markets.

As we continue expanding globally, one thing remains unchanged: our commitment to creating long-term value for everyone associated with Novus Loyalty.

SLIDE 19 Thank You

Before I conclude, I would like to express my sincere gratitude.

To our shareholders, thank you for your trust and confidence. To our clients and partners, thank you for growing with us. To our board members and advisors, thank you for your guidance. And most importantly, to every member of the Novus team, thank you for your passion, commitment, and relentless pursuit of excellence.

Thank you.

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Deepak Tomar
(Chairman)

ANNEXURE-2

Respected Chairman, Members of the Board, Esteemed Shareholders, Auditors, Business Partners, and Distinguished Guests, Good Evening!

It gives me immense pleasure to welcome you all to the 15th Annual General Meeting of Novus Loyalty Limited, and a very special welcome to our first Annual General Meeting following the successful listing of the Company on the BSE SME Platform.

On behalf of the Board of Directors and the Management of Novus Loyalty Limited, I extend my sincere gratitude to all our shareholders for your continued trust and confidence. We remain committed to creating sustainable value through responsible governance, innovation, and long-term growth.

This Annual General Meeting is being convened in compliance with the applicable provisions of the Companies Act, 2013, the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, and all other applicable statutory and regulatory requirements.

I am pleased to inform you that the requisite quorum is present. With the permission of the Chairman, I hereby declare the 15th Annual General Meeting of Novus Loyalty Limited duly constituted and open for business.

Before we commence the formal proceedings, I would like to place on record the composition of the Company's Board of Directors and key officials:

- Mr. Deepak Tomar – Chairman & Managing Director.
- Mrs. Sweta Singh – Executive Director.
- Mr. Vibhore Rastogi – Director & Chief Financial Officer.
- Ms. Sushma Samarth – Independent Director.
- Ms. Pooja Kansal – Independent Director.
- Mr. Rajesh Sureka – Independent Director.
- Mr. Mukesh Makkar – Company Secretary.
- M/s L. N. Nangalya & Co. – Statutory Auditors of the Company.
- Mohak Jain & Company – Secretarial Auditors of the Company and the Scrutinizer for today's AGM proceedings.
- KFin Technologies Limited – Registrar and Transfer Agent to the Company.

The Statutory Auditors and the Secretarial Auditors have issued their respective Audit Reports for the financial year ended 31st March 2026. I am pleased to inform the

members that the Audit Reports do not contain any qualification, adverse remark, disclaimer, or reservation having any material impact on the affairs of the Company. These reports form an integral part of the Annual Report, which has already been circulated to all the members.

I now invite our Chairman and Managing Director, Mr. Deepak Tomar, to address the shareholders and present the Company's performance, key achievements, strategic initiatives, and future roadmap.

Deepak Sir's Speech

QnA Session Starts

Thank you, Mr. Deepak Tomar, for sharing your inspiring vision and providing valuable insights into the Company's performance, achievements, strategic priorities, and future roadmap.

We sincerely appreciate the questions, suggestions, and continued engagement from our shareholders. Your valuable participation and unwavering support remain integral to our journey as we continue to build a stronger and more future-ready organization.

Moving ahead with the formal proceedings of the Annual General Meeting, the Audited Financial Statements of the Company for the financial year ended 31st March 2026, together with the Board's Report and its annexures, have already been circulated to all the members. With the permission of the members, the same are taken as read.

Further, pursuant to the provisions of the Companies Act, 2013, since the Statutory Auditors' Report does not contain any qualification, adverse remark, disclaimer, or reservation, the same is also taken as read.

I shall now proceed with the agenda items set out in the Notice convening this Annual General Meeting.

ORDINARY BUSINESS:

Item No. 1:

To receive, consider, and adopt the Audited Financial Statements of the Company for the financial year ended March 31, 2026, together with the Reports of the Board of Directors and Auditors thereon.

Item No. 2:

Re-appointment of Mr. Deepak Tomar (DIN: 02484965), as Managing Director, who is liable to retire by rotation.

The explanatory statements pursuant to Section 102 of the Companies Act, 2013, setting out material facts in respect of special businesses have already been circulated as part of the Notice and are taken as read.

Members who have not cast their votes through remote e-voting may cast their votes through the voting facility available during the AGM proceedings. The voting facility shall remain open for 15 minutes after the conclusion of the meeting.

Ladies and gentlemen, this brings us to the conclusion of the formal proceedings of the 15th Annual General Meeting of Novus Loyalty Limited.

On behalf of the Board of Directors and the entire Novus Loyalty family, I extend our heartfelt gratitude to all our shareholders, investors, customers, business partners, bankers, advisors, employees, and every stakeholder for your continued trust, confidence, and unwavering support.

I would also like to acknowledge the guidance and contributions of our Board of Directors, Independent Directors, Company Secretary, Statutory Auditors, Secretarial Auditors, the Scrutinizer, KFin Technologies Limited, and everyone who has contributed to the successful conduct of today's meeting.

As we move forward, we remain committed to strengthening our leadership in the loyalty and engagement industry through innovation, sound governance, and sustainable long-term value creation for all our stakeholders.

Thank you once again for your valuable presence, participation, and continued confidence in Novus Loyalty Limited.

With the permission of the Chair, I hereby declare the 15th Annual General Meeting of Novus Loyalty Limited concluded.

Thank you, and I wish you all a very pleasant evening.

For Novus Loyalty Limited

(Formerly known as Novus Loyalty Private Limited)

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Vibhore Rastogi
(CFO & Compliance Officer)

1. What is our growth horizon strategy for next 2-3 years

Answer :

Growth strategy is, as I mentioned previously, from the product standpoint, to keep upgrading our products.

But, to be honest, we need to invest maximum in our sales and marketing efforts. So, we're going to invest a lot more in sales and marketing efforts, along with product development. About 15–20% is going to go into the product, and the major expansion is going to happen through sales and marketing.

We're going to invest a lot in sales and marketing, and that's going to help us grow in the next two to three years.

Again, as I mentioned, global expansion is going to help us. We are also focusing on organic and inorganic growth by building better relationships with our existing clients and onboarding more clients in other regions. That's going to help us.

2. What incremental revenue or margin uplift does management expect from the AI platform over the next 2–3 years?

Answer:

Yeah, thanks. Thanks for the question.

So, as I mentioned, the AI platform is going to enable us to onboard a lot more SMB clients, and the consultancy and service part is going to be less.

If somebody comes and uses the agent, they're going to pay the subscription fee. So, that is going to add to our EBITDA margins.

How much can we expect from it? I can expect that it will help us improve our EBITDA numbers, but I cannot tell exactly how much it's going to improve. But it's going to be a significant improvement from where it is today.

3. What are our export plans, now that we are also opening an office in Dubai?

Answer:

Export plans, as in how we are going to onboard customers in other regions.

Yes, as I mentioned, the first phase has already kicked in with the Dubai office opening in the next quarter or so. We have already planned to hire a couple of employees over there.

Our export plans are that we are also doing a lot of targeted campaigns in different regions for global expansion.

Export plans are directly attached to the global expansion, as I mentioned. We are going to invest a lot more in sales and marketing for the global expansion, and that's going to bring a lot of export revenue to us.

4. Can you talk more about the PPI license, how it could help our business, what revenue you are expecting once you get that license, and what is the timeline in which you will get the license?

So, PPI license. Right now, we don't have a PPI license.

What exactly and how exactly it's going to help us with? Right now, we need to use third-party aggregators. We use companies like Qwiksilver, which already have a PPI license. If we don't have a PPI license, we cannot issue an open-loop gift card that can work on any and all kinds of terminals.

So, right now, when a customer uses points to get that gift card, we need to use these issuance partners who already have a PPI license, and they take their own fee. All the issuance fees go to them, and they control the entire merchant gift card ecosystem.

We have plans to get a PPI license in the coming months or so. If we have a PPI license, that is going to open up the gift card issuance business for us. Also, that is going to improve our EBITDA margin in our current business as well. Where customers are using their points to buy gift cards, we'll be able to get the issuance fees as well, and we'll be able to manage the merchant ecosystem for gift cards in a much better way.

Timeline for that, I cannot commit to that as of now because there's a complete regulatory process and the RBI is involved in that as well.

But yeah, that's definitely on the cards. Either it's going to come through the organic way, or it's going to come through the inorganic way. But yeah, that's in our plans as well.

5. EBITDA margins have improved significantly during FY26. What are the key drivers behind this improvement, and what sustainable EBITDA margin range do you believe the business can achieve over the medium term?

Answer:

As I mentioned, we've been a service company. We were using third-party platforms also. EBITDA margin comes from two things — your revenue and whether you'll be able to cut the cost to serve these customers.

With all our products, as we are improving the product, the cost to manage these customers has come down. Also, from a lot of the service side of it, we moved more to the product side of it.

So, that really helped us to improve the EBITDA margins for our company.

6. What are the different streams of revenue that can be earned from a single customer?

Answer:

So, from a customer, I'll take it as a client. I'll take the example of Central Bank.

When any client is onboarded, the very first revenue that comes into the picture is the technology one. They pay platform fees, technology fees, admin fees, whatever it is. So, that's technology revenue.

The second revenue is, if Central Bank customers are going to get some points, Central Bank is going to give them points. Then, when these customers redeem those particular points for flights, hotels, or any other redemption, we earn margins on it. So, the second is redemption. We have all the partners in the backend, so we get good rates from these partners. We may charge a certain amount to the bank, and then we are going to pay a certain amount to all these parties where the points are getting redeemed. So, the second is our redemption revenue.

Third is merchant monetization. We have an analytics platform. Whatever transactions come in, our AI engine segregates those transactions into different MCCs and MIDs. Then we provide a lot of insights to merchants, and merchants can do their campaigns while keeping all the DPDP regulations and PCI compliances in place. We do a lot of campaigns for these merchants.

So, merchants pay us to drive transactions on their platforms. So, that is the third line of revenue that happens for us.

The fourth line of revenue is: if you use any credit card and you're a top spender, you're going to get a gift voucher of Myntra and all those kinds of things. We have arrangements with banks and other players who need these bulk vouchers. Then we issue those bulk vouchers to these customers from our platform, and that's the fourth line of revenue.

So, in total, there are four lines of revenue for now:

- Technology
- Redemption
- Merchant Monetization
- Digital Vouchers

Those are the four lines of revenue for us.

7. What differentiates NoCXy AI from global loyalty platforms that already offer AI capabilities?

Answer:

So, right now, in the loyalty market, the players we are seeing, they're still talking about AI, how to implement AI, and how they are building what they think is an AI platform completely.

They don't have much visibility into how these agents are going to work. They're only working on one side of it. Everybody is working on the personalization of customers. That's the only AI agent most of the companies are working on.

We are developing NoCXy, we are considering our enterprise customers in mind as well. So, we are developing AI from the platform standpoint as well, like how the rule engine is going to upgrade and all those kinds of things.

So, that's going to give us a heads-up against other competitors who are only building the consumer side of it. They're not building the enterprise side of it. So, that is what we are building: both.

ORDINARY RESOLUTION

THE ORDINARY RESOLUTION PASSED AT THE 15TH ANNUAL GENERAL MEETING (AGM) OF THE MEMBERS OF NOVUS LOYALTY LIMITED HELD ON FRIDAY, JULY 3, 2026 AT 05:00 PM AT IRIS HALL, LUXERA HOTELS & BANQUETS, MEHRAULI-GURGAON ROAD.

ADOPTION OF AUDITED STANDALONE FINANCIAL STATEMENTS ALONG WITH ITS DIRECTOR'S REPORT FOR THE FINANCIAL YEAR ENDED ON 31ST MARCH 2026

“RESOLVED THAT the Audited Standalone Financial Statements of the Company for the year ended 31st March, 2026, along with its director's report of the Company for the Financial Year ended March 31, 2026 together with the Reports of the Board of Directors and the Auditors, as circulated to the Members, be and are hereby approved and adopted.”

For Novus Loyalty Limited
(formerly known as Novus Loyalty Private Limited)

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Deepak Tomar
(Chairman)
DIN: 02484965

ORDINARY RESOLUTION

THE ORDINARY RESOLUTION PASSED AT THE 15TH ANNUAL GENERAL MEETING (AGM) OF THE MEMBERS OF NOVUS LOYALTY LIMITED HELD ON FRIDAY, JULY 3, 2026 AT 05:00 PM AT IRIS HALL, LUXERA HOTELS & BANQUETS, MEHRAULI-GURGAON ROAD.

RE-APPOINTMENT OF MR. DEEPAK TOMAR (DIN: 02484965), AS MANAGING DIRECTOR WHO IS LIABLE TO RETIRE BY ROTATION

"RESOLVED THAT pursuant to the provisions of Section 152 and other applicable provisions of the Companies Act, 2013, and the rules framed thereunder (including any statutory modification(s) or re-enactment(s) thereof for the time being in force) and as recommended by the Nomination and Remuneration Committee and the Board of Directors Mr. Deepak Tomar, Managing Director (DIN: 02484965), who retires by rotation at this Annual General Meeting and being eligible and offers himself for re-appointment, be and is hereby re-appointed as the Managing Director of the Company, and that his period of office shall continue to be liable to determination by retirement of directors by rotation."

For Novus Loyalty Limited
(formerly known as Novus Loyalty Private Limited)

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Deepak Tomar
(Chairman)
DIN: 02484965