

July 6, 2026

To,

BSE Limited,
Phiroze Jeejeebhoy
Towers, Dalal Street,
Mumbai – 400001**National Stock Exchange of India Limited,**
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra (E),
Mumbai – 400051**Scrip Code: 544699****Symbol: AYE****Sub: Disclosure under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 –
Business update for the quarter ended on June 30, 2026**

Dear Sir/Ma'am,

Pursuant to Regulation 30 read with Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 or any other applicable provisions/ regulation, if any, we hereby submit business highlights for the quarter ended on June 30, 2026 as **Annexure-1** appended herewith.

The information presented herein is provisional and subject to review by the Statutory Auditors of the Company and approval from the Audit Committee and Board of Directors.

A copy of this letter will be uploaded on the website of the Company at www.ayefin.com.

This is for your information, records and appropriate dissemination.

Thanking You.

Yours faithfully,

For Aye Finance Limited
(formerly known as Aye Finance Private Limited)**(Gaurav Seth)**
Chief Financial Officer**Encl.: a/a**

Annexure-1

Key Business Highlights for the quarter ended June 30, 2026

1. Loan Portfolio

Amount is in Cr

Particulars	Q1FY27	Q1FY26	Y-o-Y Growth	Q4FY26	Q-o-Q Growth
AUM	7,329	5,721	28%	7,044	4%
Disbursement	1,219	1,001	22%	1,655	-26%
New Borrowers added	44,736	32,373	38%	56,757	-21%
Borrowers	6,70,570	5,68,290	18%	6,46,036	3%

2. Productivity

Particulars	Q1FY27	Q1FY26	Y-o-Y Growth	Q4FY26	Q-o-Q Growth
Employees	10,891	9,544	14%	10,894	0%
AUM/Employee	0.67	0.60	12%	0.65	3%

3. Asset Quality

Particulars	Q1FY27	Q1FY26	Q4FY26
PAR X	7.08%	7.96%	6.88%
GNPA	4.57%	4.60%	4.77%

PAR X is total overdue (all DPD buckets)

4. Collection Efficiency

Collection Efficiency	Q4FY25	Q1FY26	Q2FY26	Q3FY26	Q4FY26	Q1FY27	Apr-26	May-26	Jun-26
Non OD CE%	99.0%	98.8%	99.0%	99.2%	99.4%	99.2%	99.1%	99.3%	99.3%
Bucket 1 CE%	38.5%	43.0%	48.4%	54.9%	59.8%	54.5%	57.1%	51.2%	55.2%

Bucket 1 refers to overdue cases below 30 DPD

5. Management Commentary

- In Q1, disbursements increased by 22% growing our AUM by 28% Y-o-Y. This was driven by 38% increase in onboarding of new customers, signaling strong demand for credit across our target segment.
- There was 20 bps reduction in GNPA compared to previous quarter. We expect this improving trend in asset quality to accelerate through FY27.
- Productivity gains in Q1 drove operating leverage in the business. Our AUM grew by 28% while headcount increased by 12% Y-o-Y leading to a 12% increase in AUM per employee.