Veefin Solutions Limited

CIN: L72900MH2020PLC347893

Date: August 13, 2026

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

Ref: Scrip Code: 543931
ISIN: INE0Q0M01015

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 ended June 30, 2026.

Kindly take the above information on record.

The information in the above notice is also available on the website of the Company www.veefin.com.

Thanking you,

FOR VEEFIN SOLUTIONS LIMITED

GAUTAM VIJAY UDANI

Digitally signed by GAUTAM VIJAY UDANI
Date: 2026.08.13 08:24:45 +05'30'

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VEEFIN

Q1 FY27 Earnings Presentation

Building a Global Multi-Product BFSI Technology Platform

Think Banking Transformation. Think Veefin.

Q1 FY27

Q1 FY27 at a Glance

Standalone product economics remained strong; consolidated results reflect the wider group perimeter.

STANDALONE — LISTED ENTITY

STANDALONE REVENUE
₹23.14 Cr
Q1 FY27

STANDALONE EBITDA
₹12.83 Cr
55.4% margin

STANDALONE PAT
₹6.74 Cr
29.1% margin

NEW CLIENTS
5
Added during Q1

CONSOLIDATED — STATUTORY GROUP

CONSOLIDATED REVENUE
₹113.97 Cr
Statutory group perimeter

CONSOLIDATED EBITDA
₹22.42 Cr
19.7% margin

CONSOLIDATED PAT
₹9.50 Cr
8.3% margin

QUALIFIED PIPELINE
USD 80.13 Mn
Closing pipeline · Q1 FY27

THIRD-PARTY RECOGNITION

#1 — IBSi Sales League Table
Wholesale Transaction Banking

Industry Leader — IBSi SCF Spectrum
Repeat placement across two consecutive editions

Euromoney Awards 2025
World's Most Innovative Software Provider for Supply Chain Finance

Use standalone results to judge product economics; use consolidated results to understand the full statutory perimeter and shareholder attribution.

Veefin at Scale

The installed base behind Q1 FY27 — production deployments across the platform.

INSTITUTIONS SERVED

50+

Banks, NBFCs and financial institutions

ANNUALIZED DISBURSEMENTS

$47B+

Enabled on Veefin platforms

COUNTRIES

16

Live deployments worldwide

PRODUCTS IN PRODUCTION

10

Lending, transaction banking and risk

PRODUCTS IN PRODUCTION

- Retail LOS
- SME LOS
- Corporate LOS
- SCF
- Retail LMS
- SME LMS
- Corporate LMS
- Digital Channels
- Collections
- Fraud & Risk Analytics

Every product runs on the shared Veefin 4.0 chassis — one architecture, one integration layer, one operational core.

50+ institutions across 16 countries run Veefin in production — the installed base that each quarter's new wins layer onto.

Veefin Product Suite:
Built for Multi-Product Monetization

VEEFIN

A balanced BFSI technology portfolio across live revenue engines, entry products and strategic enterprise IP investments.

MONETIZING PRODUCTS

Live revenue engines with scale and recurring usage

Supply Chain Finance
Market-leading SCF platform

50+ Financial Institutions

$47B+ Annualized Disbursements

LOS
Loan Origination System
Digital onboarding, underwriting and approval workflows

Live with leading banks

Recurring revenue model

REVENUE FOUNDATION

- ✓ Live client base
- ✓ Recurring / repeat revenue streams
- ✓ Proven enterprise deployments

ENTRY & DIFFERENTIATOR PRODUCTS

Products that deepen relationships and create cross-sell entry points

LMS
Loan Management System
Loan servicing, repayment and lifecycle management

Collections
Digital collections management
Improves recovery workflows and working capital visibility

Fraud & Risk
Fraud detection and risk management
Protects transactions and reduces risk

GenAI
AI-powered insights and automation
Enhances productivity and decisioning

RELATIONSHIP EXPANSION

- ✓ Cross-sell into existing banks
- ✓ Increase share of wallet
- ✓ Lower client acquisition cost

STRATEGIC IP INVESTMENTS

Large enterprise systems with long-term monetization potential

Trade Finance
End-to-end trade finance platform
Large global market opportunity

Cash Management
Payments, collections, liquidity and virtual accounts
Mission-critical for corporates and banks

Corporate Internet Banking
Digital banking for corporate clients
Expands digital banking footprint

Retail Internet Banking
Digital banking for retail customers
Scale, engagement and fee opportunities

ENTERPRISE WALLET SHARE

- ✓ Larger transformation deals
- ✓ Longer client tenure
- ✓ Higher lifetime value

One shared architecture. | Reusable services. | Common APIs. | Cross-sell into the same banking client base.

Q1 FY27 Wins & Multi-Product Traction

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Some of the flagship wins signed in Q1 FY27 · Client names withheld under confidentiality

FLAGSHIP WIN · GCC — **6 PRODUCTS**

One of the largest digital banks in the GCC

LOS · LMS · Collections · Trade Finance · Supply Chain Finance · Limits Microservice

One relationship spanning lending, transaction banking and limits infrastructure.

MIDDLE EAST — **3 PRODUCTS**

A non-banking finance company in the Middle East

LOS · LMS · Collections

Full lending stack adopted by a non-bank lender.

PAN-AFRICA SCF WIN — **5 COUNTRIES**

Supply Chain Finance across five African markets

Supply Chain Finance · LOS · 5-country implementation

SCF and LOS on one platform across five countries.

Q1 FY27 TRACTION SCOREBOARD

NEW CLIENTS
5
Signed in Q1 FY27

LARGEST SINGLE WIN
6 products
One digital bank, one contract

WINS CONVERTED
USD 15.27 Mn
From qualified pipeline

NEW MARKET DEPTH
5 countries
Single SCF rollout in Africa

This quarter's flagship wins span multi-product and multi-country deals — Veefin is increasingly bought as a platform, not a single product.

From Signing to Revenue: How Wins Convert

VEEFIN

Typical enterprise deal · Indicative timelines — actual phasing varies by deal scope and milestones.

Implementation fees

ONE-TIME

Milestone-based billing through delivery — begins at signing, concludes at go-live.

License

RECURRING

Begins at go-live — typically ~9 months from signing; billed annually thereafter.

AMC / support

RECURRING

Begins after the first license year — a second annuity layer.

Why reported revenue lags signings: a win converts to revenue over ~21 months — implementation first, license at go-live (~9 months), AMC a year later.

Each cohort of wins layers new recurring revenue on top of the last — today's signings build the annuity base of the next two financial years.

How to Read Veefin's Numbers

Three reporting lenses answer three different investor questions.

MANAGEMENT VIEW What management is building	STANDALONE NUMBERS What the listed product entity delivers	CONSOLIDATED NUMBERS What the statutory group reports
Integrated BFSI product platform	**Veefin Solutions Ltd.**	**Subsidiaries and controlled entities**
Product roadmap and common chassis	Product revenue and profitability	Different business models and margins
Execution across group entities	Core operating economics	PAT split between owners and NCI

Use standalone results to judge product economics; use consolidated results to understand the full statutory perimeter and shareholder attribution.

Q1 FY27 Standalone Financial Performance

Standalone Q1 FY27 performance compared with Q1 FY26.

REVENUE
Q1 FY27 **₹23.14 Cr** | Q1 FY26 **₹10.14 Cr**
↑ +128.2% YoY

REPORTED EBITDA
Q1 FY27 **₹12.83 Cr** | Q1 FY26 **₹5.49 Cr**
↑ +133.7% YoY

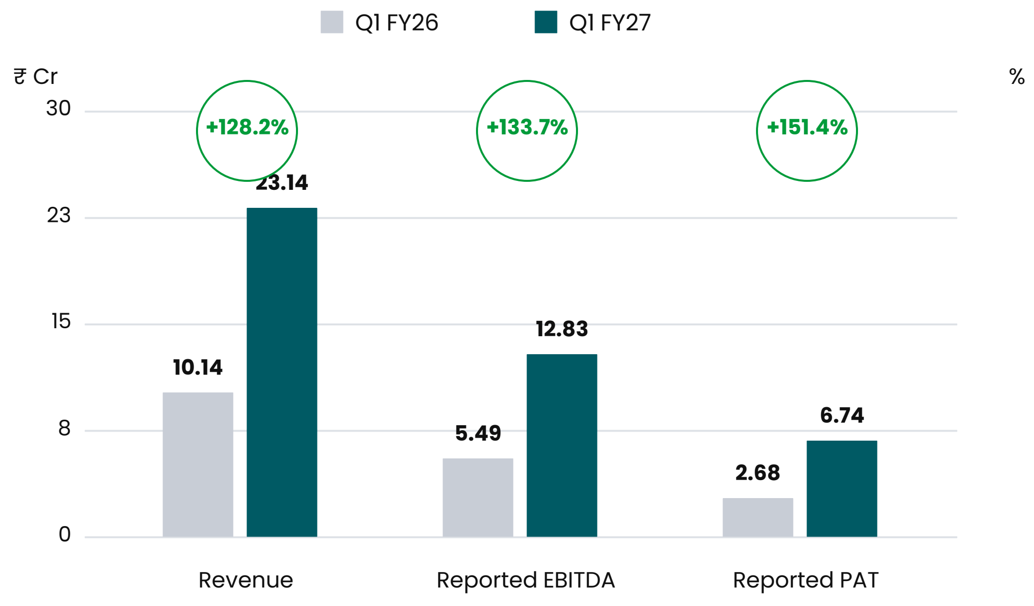
REPORTED EBITDA MARGIN
Q1 FY27 **55.4%** | Q1 FY26 **54.1%**
↑ +130 bps YoY

REPORTED PAT
Q1 FY27 **₹6.74 Cr** | Q1 FY26 **₹2.68 Cr**
↑ +151.4% YoY

PAT GROWTH
Q1 FY27 **+151.4%** | Q1 FY26 **BASE**
↑ Q1-on-Q1 uplift

REPORTED PAT MARGIN
Q1 FY27 **29.1%** | Q1 FY26 **26.4%**
↑ +269 bps YoY

FINANCIAL PERFORMANCE (STANDALONE)
(₹ Cr)



More Than Double the Scale
Standalone revenue and EBITDA increased 128.2% and 133.7% respectively YoY.

Stronger Profit Conversion
PAT increased 151.4% YoY, ahead of the growth in revenue.

Margin Expansion
EBITDA margin expanded 130 bps and PAT margin expanded 269 bps YoY.

Q1 FY27 standalone revenue, EBITDA and PAT more than doubled versus Q1 FY26, with both margins expanding.

Note: Q1 FY26 figures are management comparatives from the supplied working file.

Standalone Revenue Quality

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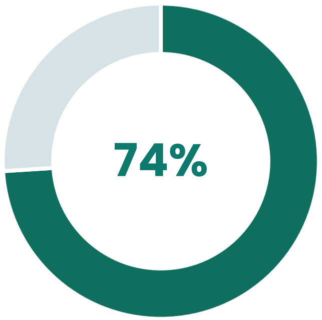
Q1 FY27 revenue composition (₹23.14 Cr)

REVENUE MODEL

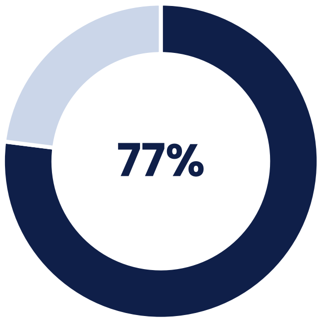


- **Recurring** **74%**
- One-time **26%**

₹17.13 Cr recurring · ₹6.00 Cr one-time

Recurring majority supports earnings visibility.

CLIENT MIX

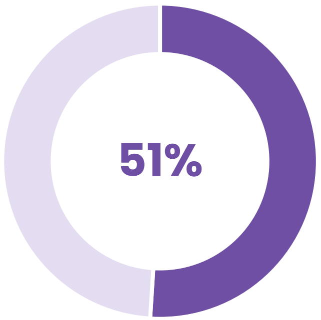


- **Existing clients 77%**
- New clients **23%**

₹17.90 Cr existing · ₹5.24 Cr new

5 new clients added — future cross-sell potential.

GEOGRAPHY



- **Domestic** **51%**
- Export **49%**

₹11.84 Cr domestic · ₹11.30 Cr export

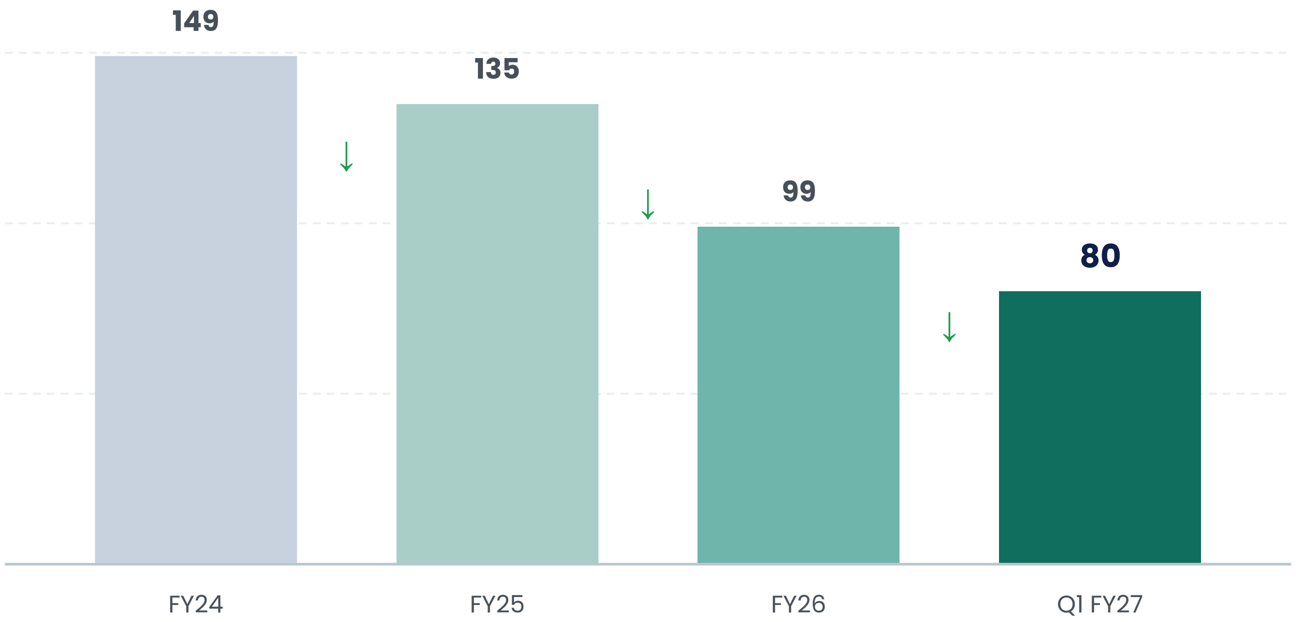
Near-balanced domestic / export mix.

Recurring revenue remains the majority of standalone revenue, with a near-balanced domestic / export mix.

Receivables Discipline: Collections Keeping Pace with Growth

Standalone Days Sales Outstanding (DSO) — how quickly billed revenue converts to cash.

STANDALONE DSO TREND (DAYS — LOWER IS BETTER)



Note: DSO figures are annualized.

DSO — Q1 FY27

80 days

↓ 19 days better than FY26

IMPROVEMENT SINCE FY24

- 69 days

↓ From 149 days in FY24

WHY IT MATTERS

Lower DSO means billed revenue converts to cash sooner — collections are tightening even as revenue scales. Detailed operating cash-flow disclosure follows with the statutory statements.

Standalone DSO has improved from 149 days in FY24 to 80 days in Q1 FY27 — growth is converting to collections, not to a receivables build-up.

Q1 FY27 Standalone Financial Performance

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Standalone results reflect Veefin Solutions Ltd., excluding subsidiaries and controlled investee entities.

REVENUE

Q1 FY27	Q4 FY26
₹23.14 Cr	₹24.17 Cr

↓ (4.2%) QoQ

REPORTED EBITDA

Q1 FY27	Q4 FY26
₹12.83 Cr	₹13.79 Cr

↓ (6.9%) QoQ

REPORTED EBITDA MARGIN

Q1 FY27	Q4 FY26
55.4%	57.1%

↓ (1.6 pp) QoQ

REPORTED PAT

Q1 FY27	Q4 FY26
₹6.74 Cr	₹5.76 Cr

↑ +17.1% QoQ

DILUTED EPS

Q1 FY27	Q4 FY26
₹2.49	₹2.05

↑ +21.5% QoQ

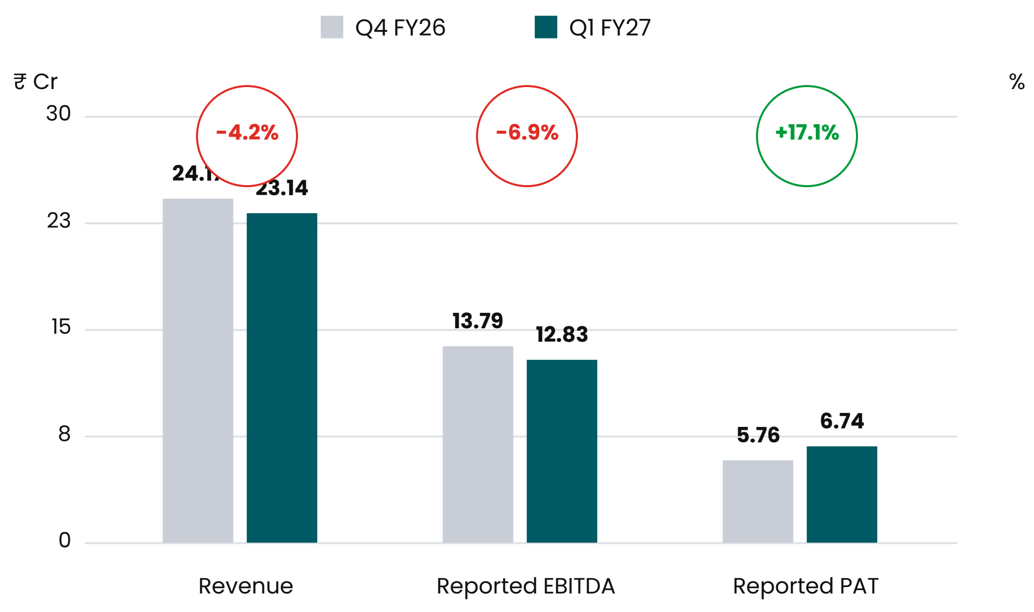
REPORTED PAT MARGIN

Q1 FY27	Q4 FY26
29.1%	23.8%

↑ +5.3 pp QoQ

FINANCIAL PERFORMANCE (STANDALONE)

(₹ Cr)



Stable Operating Base
Revenue and EBITDA remained close to Q4, which represented the prior-quarter peak.

Stronger Profit Conversion
PAT grew 17.1% and diluted EPS increased 21.5% sequentially.

Core Product Economics
Standalone EBITDA margin remained strong at 55.4% in Q1 FY27.

Q1 FY27 sustains a high standalone operating base while PAT and EPS improve sequentially.

Note: Standalone financials as per IGAAP. Q1 FY27 compared with Q4 FY26.

Q1 FY27 Consolidated Financial Performance

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Consolidated Q1 FY27 performance compared with Q1 FY26.

REVENUE

Q1 FY27	Q1 FY26
₹113.97 Cr	₹34.46 Cr

↑ +230.8% YoY

REPORTED EBITDA

Q1 FY27	Q1 FY26
₹22.42 Cr	₹9.68 Cr

↑ +131.5% YoY

REPORTED EBITDA MARGIN

Q1 FY27	Q1 FY26
19.7%	28.1%

↓ (843 bps) YoY

REPORTED PAT

Q1 FY27	Q1 FY26
₹9.50 Cr	₹6.67 Cr

↑ +42.3% YoY

PAT GROWTH

Q1 FY27	Q1 FY26
+42.3%	BASE

↑ Q1-on-Q1 uplift

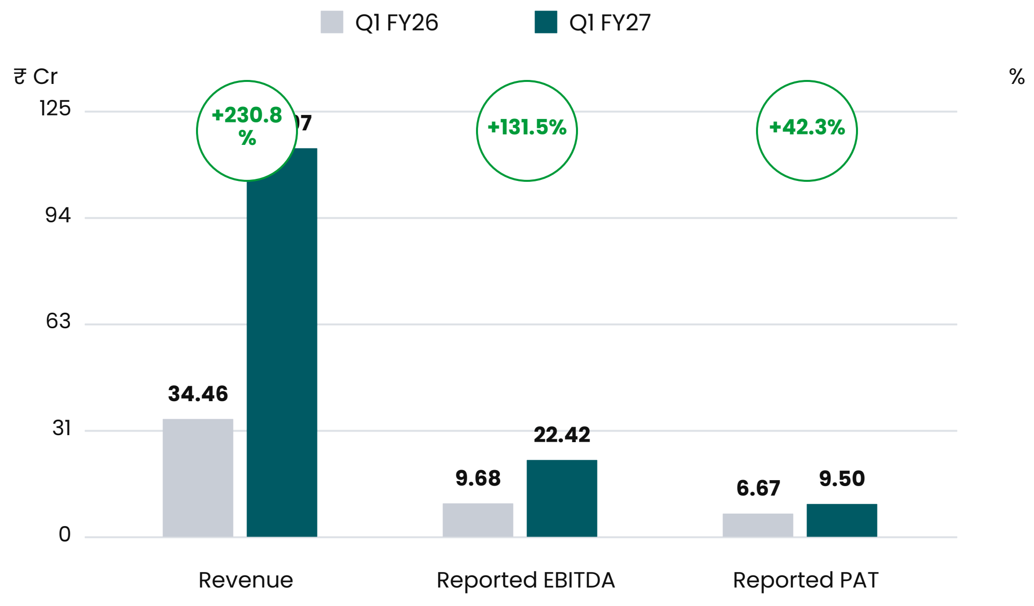
REPORTED PAT MARGIN

Q1 FY27	Q1 FY26
8.3%	19.4%

↓ (1,102 bps) YoY

FINANCIAL PERFORMANCE (CONSOLIDATED)

(₹ Cr)



Revenue More Than Tripled

Consolidated revenue increased 230.8% YoY to ₹113.97 Cr.

Absolute Profit Growth

EBITDA increased 131.5% and PAT increased 42.3% YoY.

Read the Two Lenses

Consolidated margin movement reflects the wider group business mix.

Q1 FY27 consolidated revenue, EBITDA and PAT grew strongly versus Q1 FY26; margins reflect the wider group mix.

Note: Consolidated PAT is before NCI. Q1 FY26 figures are management comparatives.

Q1 FY27 Consolidated Financial Performance

VEEFIN

Consolidated results reflect the wider Veefin Group reporting perimeter.

REVENUE

Q1 FY27	Q4 FY26
₹113.97 Cr	₹131.35 Cr

↓ (13.2%) QoQ

REPORTED EBITDA

Q1 FY27	Q4 FY26
₹22.42 Cr	₹34.32 Cr

↓ (34.7%) QoQ

REPORTED EBITDA MARGIN

Q1 FY27	Q4 FY26
19.7%	26.1%

↓ (6.5 pp) QoQ

REPORTED PAT

Q1 FY27	Q4 FY26
₹9.50 Cr	₹15.98 Cr

↓ (40.5%) QoQ

DILUTED EPS

Q1 FY27	Q4 FY26
₹2.48	₹3.10

↓ (20.0%) QoQ

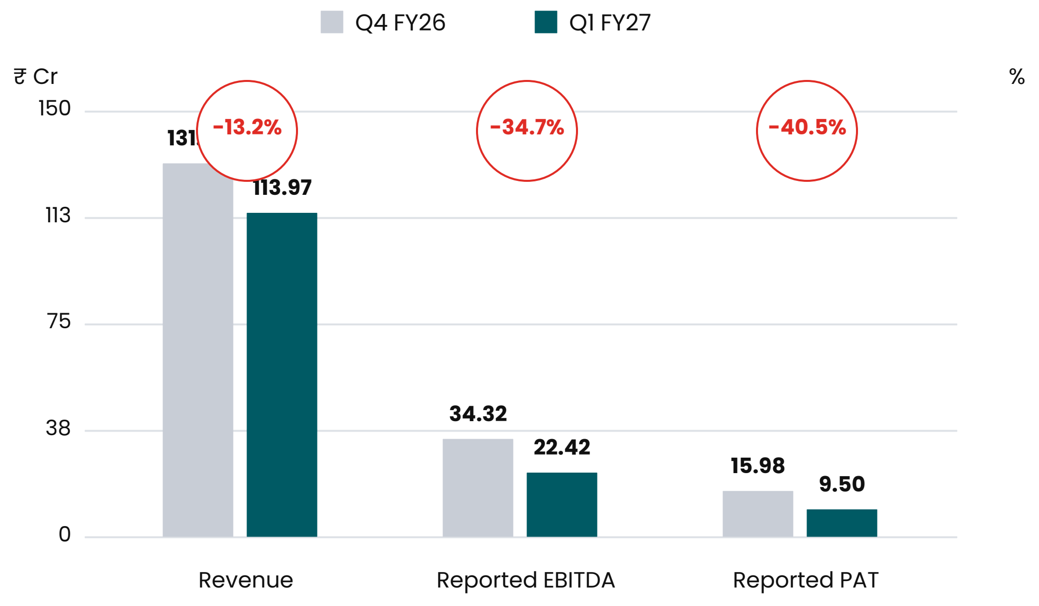
REPORTED PAT MARGIN

Q1 FY27	Q4 FY26
8.3%	12.2%

↓ (3.8 pp) QoQ

FINANCIAL PERFORMANCE (CONSOLIDATED)

(₹ Cr)



High Consolidated Scale
Q1 revenue remained ₹113.97 Cr across the wider group reporting perimeter.

Normalisation From Q4 Peak
Revenue, EBITDA and PAT moderated sequentially from the Q4 high base.

Read the Two Lenses
Consolidated results include the wider group perimeter; standalone is the core product lens.

Q1 FY27 consolidated results sustain scale, while profitability normalises from the Q4 peak.

Note: Consolidated PAT is before NCI. Q1 FY27 compared with Q4 FY26.

One Shared Chassis Across the Product Platform

VEEFIN

A shared microservices chassis lets Veefin add products, cross-sell modules and reuse common services without rebuilding the core stack.

CHANNELS
- Corporate Internet Banking
- Retail Internet Banking
- Mobile Banking
- API Banking/ Embedded Finance
- Partner/ Marketplace Channels

DIGITAL ENGAGEMENT HUB
- Customer Onboarding
- Product Onboarding
- Application Forms
- Entitlement & Limits
- Document Uploads
- Communications
- Dashboards & Widgets
- Reports

UX COMPONENT LIBRARY

Reusable, pre-built UI components for faster experiences and consistency across channels

CASH & LIQUIDITY MANAGEMENT
- Electronic Payment
- Physical Payments
- Physical Receivables
- Electronic Receivables
- Balance & Transaction Reporting
- Sweeps
- Notional Pooling
- Virtual Accounts
- Cash Flow Forecasting

SUPPLY CHAIN FINANCE
- Receivables Discounting
- Factoring
- Payables Finance
- Loan Against Receivables
- Distributor Finance
- Purchase Order Finance
- Deep-Tier SCF
- Islamic SCF
- Reverse Factoring

TRADE FINANCE
- Import LC
- Export Collection
- Bills Under Export LC
- Import Financing
- Export LC
- Import Collection
- Bills Under Import LC
- Remittances
- Guarantees

DIGITAL LENDING
Originate → Underwrite → Disburse → Service → Collect

Retail | SME | Corporate

- Loan Origination (LOS)
- Loan Management (LMS)
- Collections & Recovery
- Credit Decisioning
- Early Warning Signals
- Collection Intelligence

SUPERDASH- ENTERPRISE INTELLIGENCE & ACTION LAYER
- **Conversational AI** Query, ask & get Instant insights
- **AI Agents** Domain-aware agents that act for you
- **Workflow Studio** Design, automate & Orchestrate workflows
- **Reports & BI** Dashboards, analytics & business intelligence
- **Portfolio Analytics** Enterprise-wide portfolio & exposure insights

DATA LAYER
- Customer Data
- Product Data
- Transaction Data
- Log Data
- Master & User Data
- Analytical Data
- Auditing Data
- Risk Data

COMMON LAYER
- Masters
- UAM
- Notifications
- Storage
- Accounting
- Limits
- Fees
- Entitlement
- File Converter
- Reporting
- Posting

NO-CODE V.E.C.T.O.R INTEGRATION & ORCHESTRATION
- API Management & Gateway
- Partner & Fintech Connections
- Ecosystem Marketplace
- Event Streaming & Messaging
- Identity & Access Federation
- Integration Adapters & Connectors

Configure, orchestrate & integrate – without code

EXTERNAL SYSTEMS
- Core Banking System
- Payment Systems & Rails (Incl. Mobile Money)
- Credit Bureaus & AML
- ERP / Accounting Systems
- SWIFT & Trade Networks
- Marketplace/ Fintechs
- Government & RegTech (AML KYC, Tax)

CONITINOUS FINANCIAL FLOW

- **Cash Flows** Real-time cash Inflows & outflows
- **Forecasting & Data** Cash flow forecasting & transaction data
- **Credit Decisioning** AI-driven risk & credit assessment
- **Lending / SCF** Disburse credit & finance supply chains
- **Trade Execution** Execute trades & manage working capital needs
- **Repayments & Collections** Monitor, Collect & Reconcile

Every transaction generates data.

Every data point Improves credit

Every credit decision Drives growth

Amalgamation Update

Structural simplification remains directed towards one listed product-company perimeter.

APPOINTED DATE **1 April 2026**

4 of 7 statstatutory stages complete

✓	✓	✓	✓	5	6	7
BSE / SEBI NOC	**NCLT first motion**	**Stakeholder meetings**	**Chairman's report**	**NCLT petition**	**Statutory NOCs**	**NCLT order**
No-objection received	Meetings directed	Scheme approved by shareholders & creditors	Report on meeting outcomes submitted	Second-motion filing for sanction	RD, ROC, OL & tax representations	Order filed with ROC; scheme effective
COMPLETED	COMPLETED	COMPLETED	COMPLETED	NEXT	PENDING	PENDING

Stakeholder approvals are secured and the Chairman's report is submitted; the scheme now moves to NCLT petition filing, statutory NOCs and the final order.

PSB Xchange: Moving from Platform Build-Out to Operating Throughput

Lender integrations, sourcing partner connectivity and corporate deal activity are building the operating base for scale.

LENDER NETWORK

32 Total Lender Integrations Tracked

3 LIVE	7 WIP	22 YET TO START
Live and actively exchanging	7 Integrations In-progress	Planned for upcoming phases

SOURCING PARTNER NETWORK

42 Total Sourcing Partner Integrations Tracked

6 LIVE	10 WIP	26 YET TO START
Live and actively exchanging	Integrations In-progress	Planned for upcoming phases

PLATFORM THROUGHPUT

94 Corporate Deals Active on Platform

₹26,000 Cr Cumulative Requirements

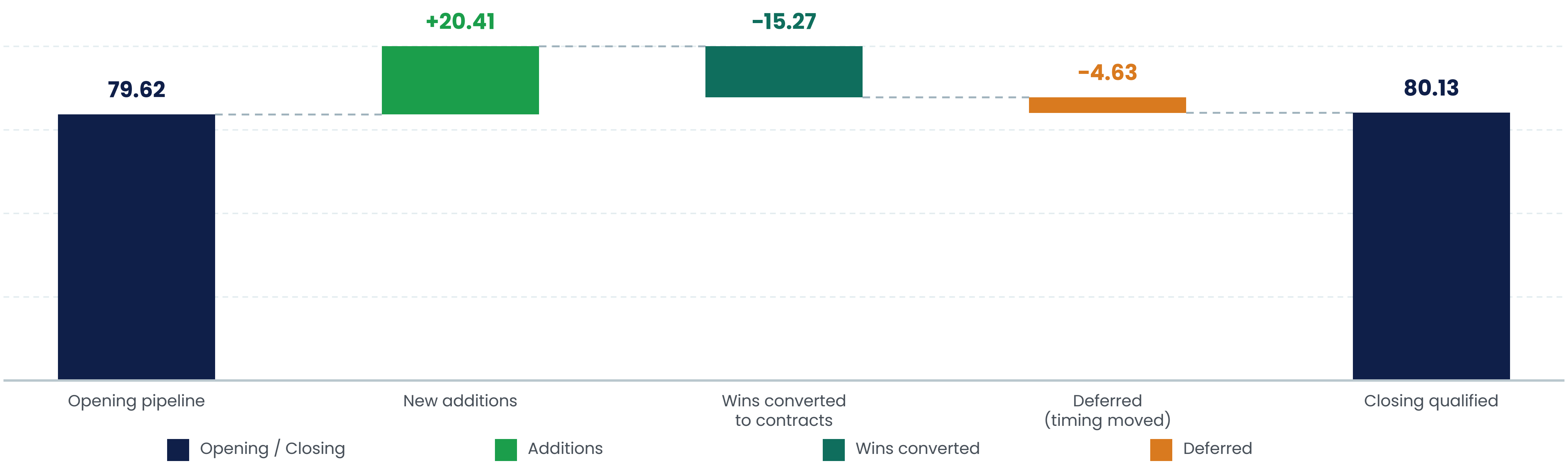
₹5,800 Cr Approved Limits

The PSB Xchange operating base is expanding across lenders, sourcing partners and live corporate financing activity.

Qualified Pipeline Movement

USD Mn · Q1 FY27

PIPELINE BRIDGE: OPENING TO CLOSING — Q1 FY27 (USD Mn)



Wins are removed from the pipeline when converted to contracts; deferred opportunities remain outside the closing qualified pipeline until timing requalifies.

The qualified pipeline closed at USD 80.13 Mn, above the USD 79.62 Mn opening, after USD 15.27 Mn of contract conversions and USD 4.63 Mn of deferrals.

Qualified Pipeline: Product, Geography & Multi-Product Momentum

Qualified pipeline reflects Veefin's shift from single-product selling to broader enterprise platform conversations across products and geographies.

QUALIFIED PIPELINE VALUE
USD 80.13 Mn
Qualified enterprise pipeline

BANKS IN SALES PIPELINE
52
Active qualified bank opportunities

NON-SCF PIPELINE
70%
Demand beyond flagship SCF

MULTI-PRODUCT BANK DEALS
26 / 52
50% of banks in pipeline are considering more than one product

Multi-Product Selling is Becoming Visible

26 out of 52 banks in the qualified sales pipeline are evaluating more than one Veefin product.

This reflects cross-sell, upsell and bundled platform conversations — the cornerstone of enterprise software monetization.

PRODUCT-WISE PIPELINE CONTRIBUTION

SCF	30%
Cash Management	20%
LOS	14%
LMS	13%
Internet Banking	10%
Trade Finance	10%
Collections	3%

70%
Non-SCF Pipeline

Pipeline validates demand across the broader BFSI product suite, not only SCF.

REGION-WISE PIPELINE SPLIT

SEA	28%
India	30%
Middle East	15%
South Asia	18%
Africa	10%

70%
International Pipeline

Pipeline is distributed across Southeast Asia, Middle East, South Asia and Africa, in addition to India.

Pipeline validates three strategic shifts: **Non-SCF Demand** | **International Expansion** | **Multi-Product Enterprise Selling**

FY27 Execution Priorities

VEEFIN

Execution is centred on monetising the broader platform while preserving standalone product economics.

01

Convert pipeline

Turn qualified opportunities into contracts and implementation milestones.

02

Expand multi-product wins

Cross-sell Cash, Trade, CIB, Lending and Collections on the common chassis.

03

Scale PSB Xchange

Move lender integrations and corporate demand toward repeat operating throughput.

04

Complete simplification

Advance amalgamation steps and improve reporting clarity for investors.

The FY27 agenda is monetisation-led: pipeline conversion, cross-sell, platform throughput and structural simplification.

Think Banking Transformation.
Think Veefin.

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Veefin Solutions Limited

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For further details, please feel free to contact our Investor Relations Representatives:

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Email: veefin@valoremadvisors.com
Kit-Link: https://www.valoremadvisors.com/veefin

Annexure

Statutory financial statements · Q1 FY27

Q1 FY27 Consolidated Financial Performance

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Consolidated Statement of Profit and Loss of the Veefin Group

₹ Cr, except EPS and margins

Particulars	Q1 FY27	Q4 FY26	Q-o-Q
INCOME			
Revenue from Operations	113.97	131.35	(13.2%)
Other Income	0.62	5.26	(88.2%)
Total Income	**114.59**	**136.61**	**(16.1%)**
EXPENDITURE			
Operating Expenses	91.55	97.03	(5.6%)
EBITDA	**22.42**	**34.32**	**(34.7%)**
EBITDA Margin (%)	*19.7%*	*26.1%*	*(6.5) pp*
Depreciation	5.91	6.40	(7.7%)
Finance Cost	4.70	3.97	18.3%
PROFITABILITY			
Profit Before Tax	**12.43**	**29.21**	**(57.4%)**
Tax	2.93	13.23	(77.9%)
PAT (total; before NCI)	**9.50**	**15.98**	**(40.5%)**
PAT Margin (%)	*8.3%*	*12.2%*	*(3.8) pp*
Diluted EPS (attributable) (₹)	2.48	3.10	(20.0%)

Note: Q1 FY27 consolidated PAT of ₹9.50 Cr comprises ₹6.71 Cr attributable to Veefin shareholders and ₹2.79 Cr to non-controlling interests. Quarterly EPS are not annualized.

Q1 FY27 Standalone Financial Performance

Standalone Statement of Profit and Loss of Veefin Solutions Ltd.

₹ Cr, except EPS and margins

Particulars	Q1 FY27	Q4 FY26	Q-o-Q
INCOME			
Revenue from Operations	23.14	24.17	(4.2%)
Other Income	1.57	1.49	5.3%
Total Income	**24.71**	**25.66**	**(3.7%)**
EXPENDITURE			
Operating Expenses	10.31	10.38	(0.7%)
EBITDA	**12.83**	**13.79**	**(6.9%)**
EBITDA Margin (%)	*55.4%*	*57.1%*	*(1.6) pp*
Depreciation	3.57	4.00	(10.9%)
Finance Cost	1.87	2.07	(9.8%)
PROFITABILITY			
Profit Before Tax	**8.97**	**9.21**	**(2.6%)**
Tax	2.23	3.45	(35.4%)
Profit After Tax	**6.74**	**5.76**	**17.1%**
PAT Margin (%)	*29.1%*	*23.8%*	*5.3 pp*
Diluted EPS (₹)	2.49	2.05	21.5%

Note: Quarterly EPS are not annualized. PAT growth of 17.1% Q-o-Q was supported by lower depreciation, finance cost and tax.