AKIKO GLOBAL SERVICES LIMITED

Date: 05-11-2026

To,
National Stock Exchange of India Ltd
Exchange Plaza, 5th Floor |
Plot No. C/1, G Block Bandra - Kurla Complex
Bandra (E), Mumbai - 400051

Symbol: AKIKO
ISIN: INE0PMR01017

Subject: Intimation under Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations")- Investor Presentation

Dear Sir/Ma'am,

Pursuant to Regulation 30 and other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), please find enclosed herewith the Investor Presentation – Q2 FY2026-27.

The presentation, inter alia, provides an overview of the Company's business operations, Q2 FY2026-27 financial and operational performance, key business developments, strategic growth initiatives, and future outlook.

The aforesaid presentation is also being made available on the Company's website i.e. https://themoneyfair.com/

For and on behalf of
Akiko Global Services Limited

Priyanka Dutta
Digitally signed by Priyanka Dutta
Date: 2026.11.05 21:55:59 +05'30'

Priyanka Dutta
Director
DIN: 08475220

Encl: As above

AKIKO GLOBAL SERVICES LIMITED

Q2 & H1 FY27

Financial performance and consumer fintech progress



Investor Presentation November 2026

Q2 performance and AkikoPay progress

Quarter ended 30 September 2026. App update: November 2026.

₹83.22 cr

Q2 revenue

+138.1% YoY
+22.2% QoQ

₹8.41 cr

Q2 profit after tax

+101.8% YoY
+19.8% QoQ

~1 lakh

AkikoPay customers

Onboarded in 18 days
Android 85,000+

H1 REVENUE

₹151.34 crore

H1 PROFIT AFTER TAX

₹15.42 crore

Akiko Global at a glance

Financial distribution with a growing consumer app

Financial distribution

Credit cards and loans distributed through bank and NBFC partners.

TheMoneyFair

Customer acquisition and matching across financial products and lending partners.

AkikoPay

Wallet, prepaid card and financial services support ongoing customer engagement.

Partner-led delivery

Akiko facilitates access. Regulated partners provide financial products and approvals.

Operating scale

Management operating snapshot

₹550 cr+

Monthly loan disbursals

Across personal, business and mortgage / home loans

23K–25K

Monthly credit cards

Distribution through banking relationships

40+

Financial institution relationships

Bank and NBFC ecosystem

Distribution provides a customer base for AkikoPay cross-selling.

Credit-card distribution

Digital sourcing and assisted sales across a broad issuer network

23K–25K

Cards sourced each month

Indicative operating level

Credit cards remain a core distribution business.

Multiple issuers

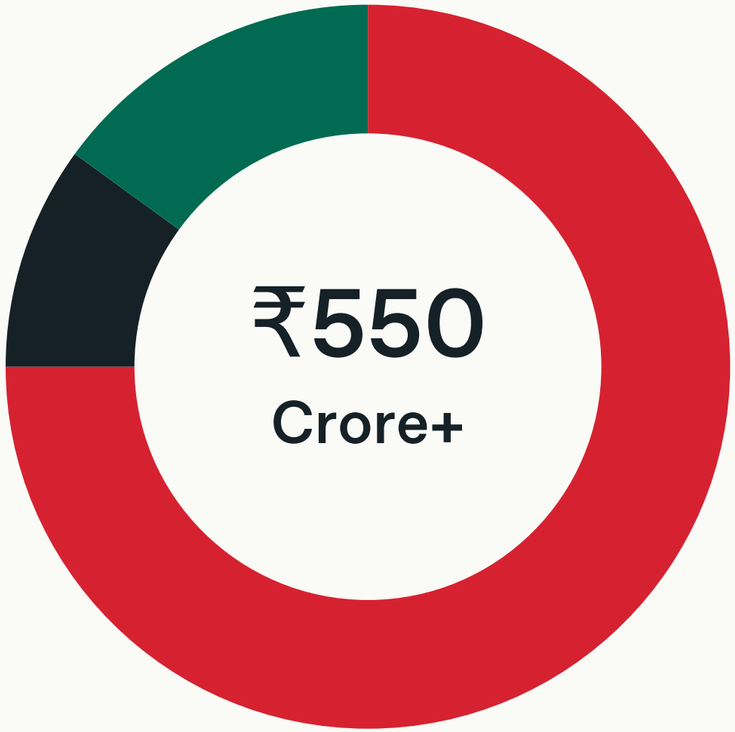
Customers can explore card options and eligibility requirements.

Digital and assisted reach

The app, website, partner network and calling teams support sourcing and follow-up.

Loan distribution

₹550 crore+ in indicative monthly disbursals



75% Personal loans

Retail lending is the largest part of the reported loan mix.

10% Business loans

15% Mortgage / home loans

Distribution footprint and partner access

50 branches across India and UAE

Delhi HQ	18	Gurugram	2	Bengaluru	3
Hyderabad	2	Chennai	1	Kolkata	1
Mumbai	2	Visakhapatnam	1	Ahmedabad	2
Vadodara	1	Jalandhar	1	Ludhiana	1
Bathinda	1	Chandigarh	2	Panipat	1
Patna	2	Lucknow	1	Dehradun	1
Pune	1	Jaipur	1	Dubai, UAE	1

NOIDA **4 offices** Fourth office now open

Top financial partners

HDFC Bank	ICICI Bank	Axis Bank	AU Small Finance Bank
IndusInd Bank	IDFC FIRST Bank	SBI Card	Kotak Mahindra Bank
Bajaj Finance	Tata Capital	L&T Finance	Piramal Finance

Leadership

Management team



Ankur Gaba

Founder and MD



Gurjeet Walia

Director



Priyanka Dutta

Director



Sachin

CS & Compliance Officer

AkikoPay is live on iOS and Android

Management update: November 2026

~1,00,000

Customers onboarded

In the last 18 days

85,000+

Android customers

iOS is also live

Verification in progress

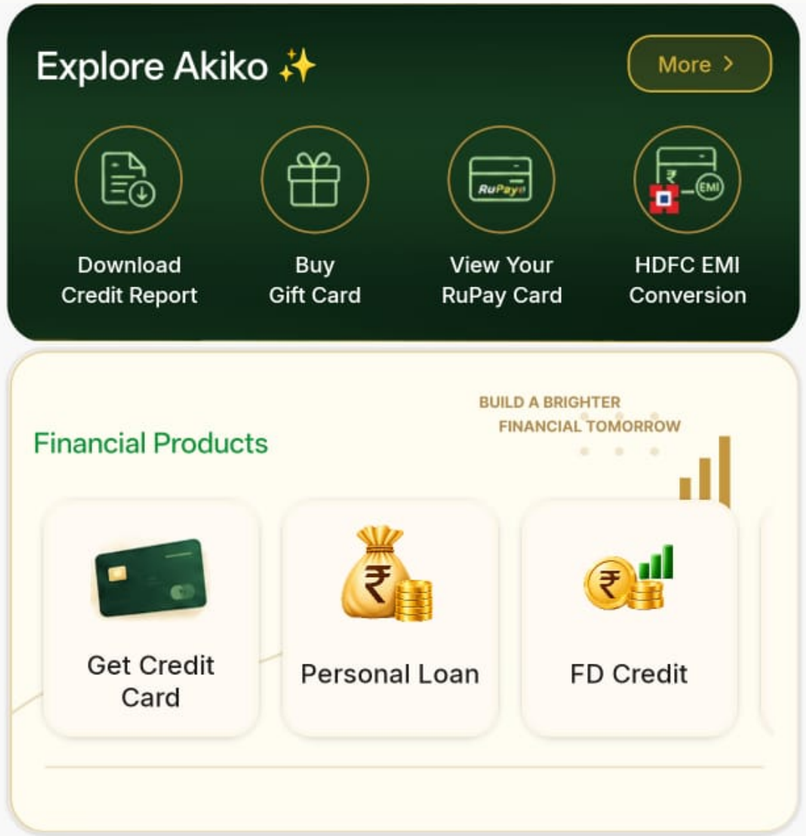
KYC completion is progressing across the onboarded customer base.

Daily transactions underway

Management reports encouraging activity as customers begin using the platform.

Financial services in one app

Current AkikoPay service offering



Credit score and report

Free access to credit health information and the available credit report.

Cards and loans

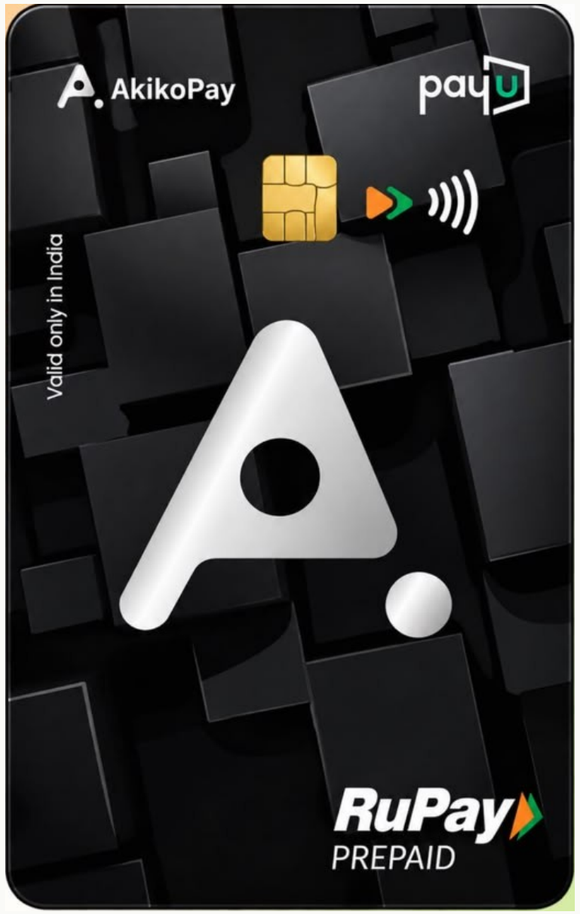
Credit-card eligibility, personal loans, home loans, car loans and FD-backed credit-card options.

Also available

Gift cards, travel bookings, visa services and Niyo zero forex account opening.

Wallet and RuPay prepaid card

Payments support everyday customer engagement



Wallet loading

Add money through eligible credit cards or UPI.

Transfers and spending

Instantly transfer eligible wallet funds to a bank account. Use the RuPay prepaid card for supported online purchases.

UPI wallet loading is live. Outgoing UPI Scan & Pay is planned.

One customer, a broader financial relationship

AkikoPay supports customer acquisition and ongoing engagement.

01	Acquire	**AkikoPay and distribution network**	Discover products and assess eligibility
02	Match	**Bank / NBFC partners**	Application, underwriting and approval
03	Engage	**AkikoPay**	Wallet, card, credit information and services
04	Expand	**Relevant financial products**	Repeat usage and suitable cross-selling

UPI, bill payments and product roadmap

Next stage of the AkikoPay offering

LIVE TODAY

iOS and Android apps
Wallet and prepaid-card services
Credit score analysis
Credit products
Visa services
Niyo zero forex account opening
Gift vouchers
Travel bookings

NEXT MILESTONE

Management expects the required TPAP approval in early December 2026.

PLANNED ROLLOUT

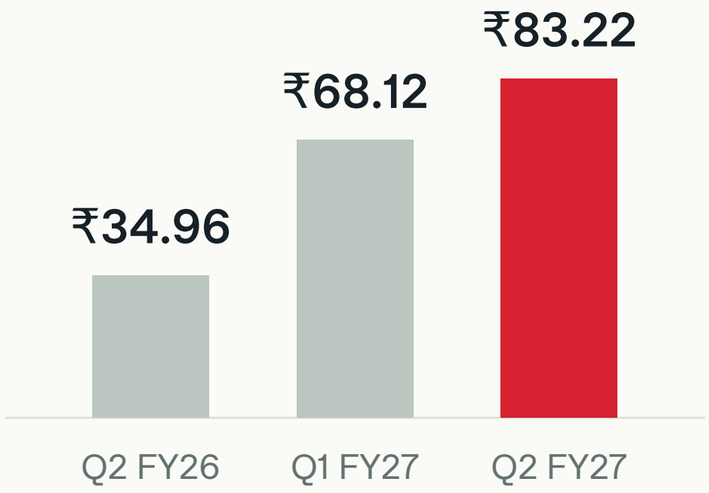
UPI Scan & Pay after approval and integration.

Insurance & wealth products.

Q2 FY27 financial performance

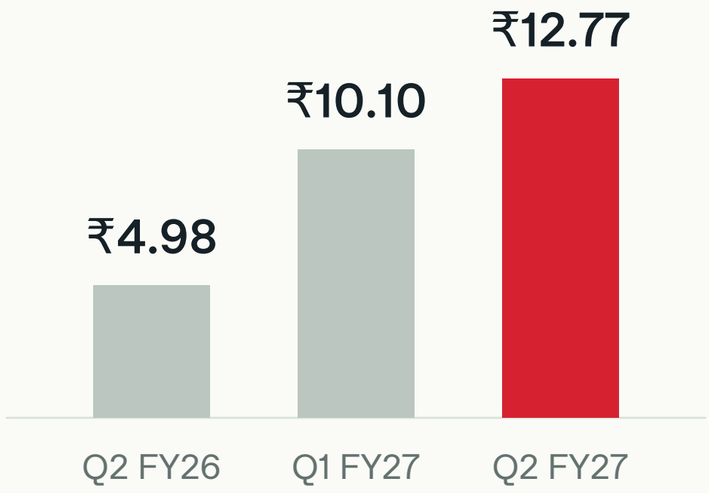
Consolidated figures in ₹ crore

Revenue



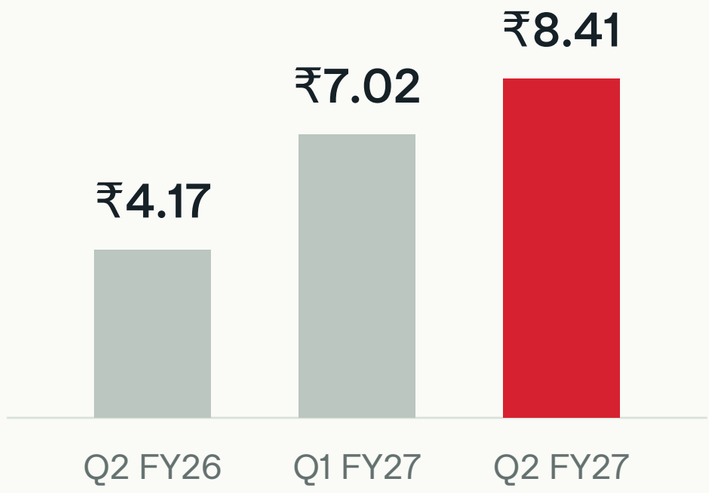
+138.1% YoY

EBITDA



+156.3% YoY

Profit after tax

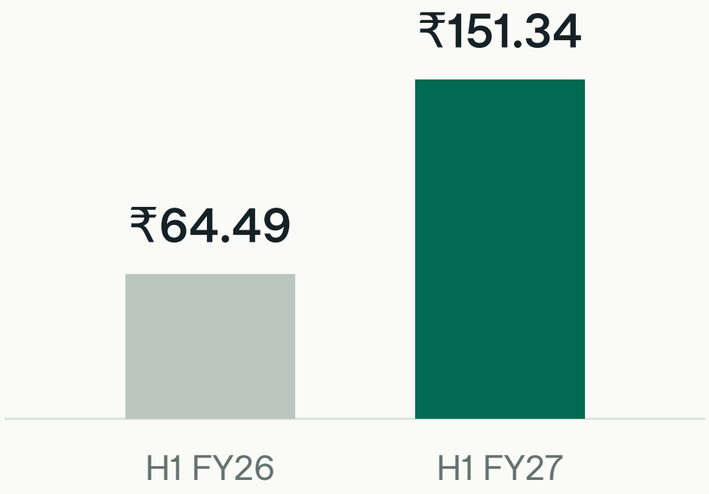


+101.8% YoY

H1 FY27 financial performance

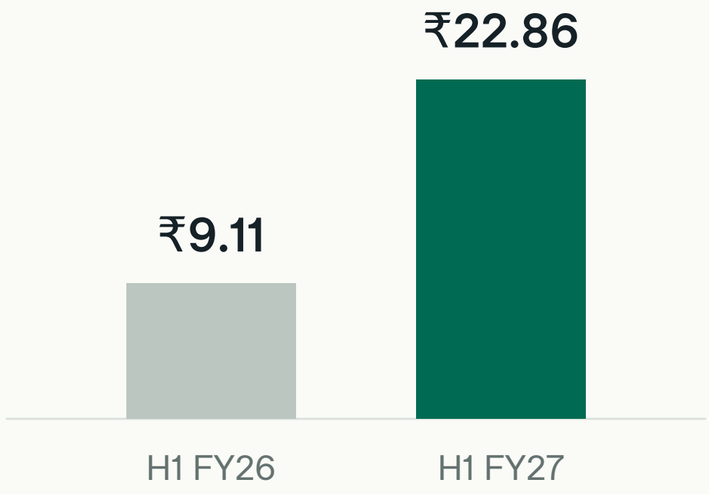
Six months ended 30 September. Consolidated figures in ₹ crore.

Revenue



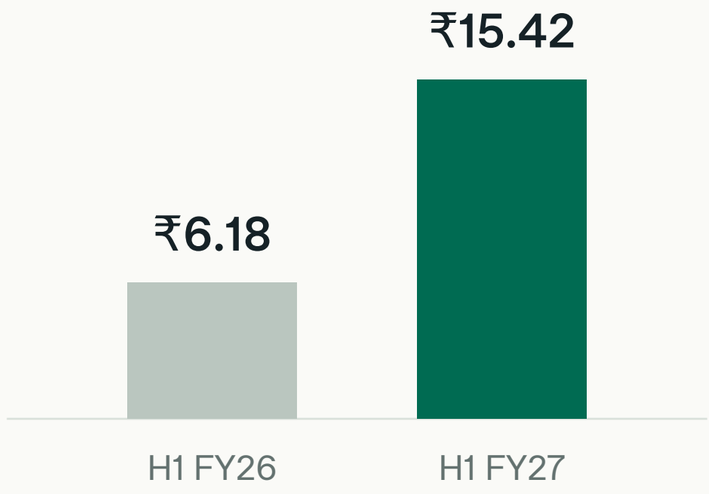
+134.7% YoY

EBITDA



+151.0% YoY

Profit after tax



+149.4% YoY

Profitability and funding costs

Operating margin improved while finance costs increased

Metric	Q2 FY26	Q1 FY27	Q2 FY27
EBITDA margin	14.25%	14.82%	15.34%
PAT margin	11.92%	10.30%	10.10%
Finance cost (₹ cr)	₹0.25	₹0.46	₹1.30
Effective tax rate	4.99%	26.90%	25.37%

Q2 EBITDA margin rose 1.09 percentage points YoY.

Higher finance costs and a higher tax rate versus Q2 FY26 moderated PAT margin.

Quarterly consolidated income statement

₹ crore, except EPS in ₹. Growth uses unrounded reported values.

Metric	Q2 FY26	Q1 FY27	Q2 FY27	YoY
Revenue from operations	₹34.96	₹68.12	₹83.22	138.1%
EBITDA (derived)	₹4.98	₹10.10	₹12.77	156.3%
Other income	₹0.11	₹0.38	₹0.26	137.3%
Depreciation & amortisation	₹0.45	₹0.42	₹0.46	1.2%
Finance costs	₹0.25	₹0.46	₹1.30	412.8%
Profit before tax	₹4.39	₹9.60	₹11.27	156.9%
Tax expense	₹0.22	₹2.58	₹2.86	1,205.5%
Profit after tax	₹4.17	₹7.02	₹8.41	101.8%
PAT attributable to owners	₹3.87	₹6.89	₹8.22	112.5%
EPS (₹)	₹3.59	₹6.40	₹7.63	112.5%

Half-year consolidated income statement

₹ crore, except EPS in ₹

Metric	H1 FY26	H1 FY27	YoY	FY26
Revenue from operations	₹64.49	₹151.34	134.7%	₹172.73
EBITDA (derived)	₹9.11	₹22.86	151.0%	₹25.07
Other income	₹0.11	₹0.64	464.8%	₹0.27
Depreciation & amortisation	₹0.86	₹0.88	2.2%	₹1.80
Finance costs	₹0.30	₹1.77	481.4%	₹1.08
Profit before tax	₹8.06	₹20.86	158.8%	₹22.46
Tax expense	₹1.88	₹5.44	189.8%	₹5.05
Profit after tax	₹6.18	₹15.42	149.4%	₹17.42
PAT attributable to owners	₹5.49	₹15.12	175.1%	₹15.33
EPS (₹)	₹5.10	₹14.04	175.3%	₹14.23

Balance sheet: assets

Consolidated figures in ₹ crore

Assets	31 Mar 2026	30 Sep 2026
Property, intangibles & goodwill	₹5.75	₹5.08
Non-current investments	₹0.44	₹0.52
Long-term loans and advances	₹4.36	₹3.72
Other non-current assets	₹0.60	₹9.65
Total non-current assets	₹11.14	₹18.97
Trade receivables	₹63.24	₹114.69
Cash and bank balances	₹3.29	₹19.81
Short-term loans and advances	₹15.73	₹24.45
Other current assets	₹14.15	₹12.20
Total current assets	₹96.40	₹171.15
Total assets	₹107.54	₹190.12

Balance sheet: equity and liabilities

Consolidated figures in ₹ crore

Equity and liabilities	31 Mar 2026	30 Sep 2026
Share capital	₹10.77	₹10.77
Reserves and surplus	₹48.78	₹64.47
Money received against warrants	₹0.44	₹0.00
Total shareholders’ funds	₹59.98	₹75.24
Non-controlling interests	₹3.74	₹4.05
Long-term borrowings	₹2.49	₹3.58
Other non-current liabilities/provisions	₹0.88	₹0.27
Short-term borrowings	₹12.40	₹64.53
Trade payables	₹13.92	₹22.46
Other current liabilities/provisions	₹14.13	₹19.99
Total equity and liabilities	₹107.54	₹190.12

Priorities for the next phase

Customer activation and operational efficiency

Customer activation

Complete verification, optimize onboarding and build repeat app usage.

Payments expansion

Deliver UPI Scan & Pay after the required approval and integration.

Core distribution

Increase productivity across credit cards, loans and financial partners.

Operational efficiency

Improve team productivity, technology adoption and customer service.

Longer-term product roadmap

An integrated consumer financial platform

Current services

Wallet, prepaid card, credit information, cards, loans, travel, Niyo zero forex account opening and gift cards.

Near-term focus

KYC and activation, wider payment usage, TPAP and BBPS approval, UPI Scan & Pay and cross-selling.

Longer-term options

Insurance distribution, wealth products and MSME services through appropriate partners.

Serving more financial needs through one customer relationship.

Forward-looking statements

Investor information

This presentation provides information on Akiko Global Services Limited and its financial and operating performance. Investors should read it together with the Company’s financial results and stock-exchange disclosures.

Plans, targets and expectations, including product launches and regulatory approval timelines, are forward-looking. Actual outcomes may differ because of market conditions, competition, funding requirements, technology implementation, partner readiness and regulatory decisions.

Management operating metrics are unaudited unless otherwise stated. Financial amounts use ₹ crore unless specified. Rounding may cause minor differences.

Thank You

Akiko Global Services Limited

NSE: AKIKO

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