AKIKO GLOBAL SERVICES LIMITED

Date: 07-02-2026

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

Sub: Intimation under Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations")- PPT of Earning Release- Q3 & 9M FY2025-2026.

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 the presentation titled **"Earnings Release – Q3 and 9M FY2025-2026."**

The presentation, inter alia, provides an overview of the Company's business, financial highlights, strategic initiatives, and future growth outlook.

This is for your information and records.

Please take the same on your records.

For and on behalf of
Akiko Global Services Limited

Priyanka Dutta
Digitally signed by Priyanka Dutta
Date: 2026.02.07 15:54:53 +05'30'

Priyanka Dutta
Managing Director
DIN: 08475220

AKIKO GLOBAL SERVICES LIMITED

EARNING RELEASE

Q3 & 9M FY26 February 7, 2026

NSE-SME: AKIKO

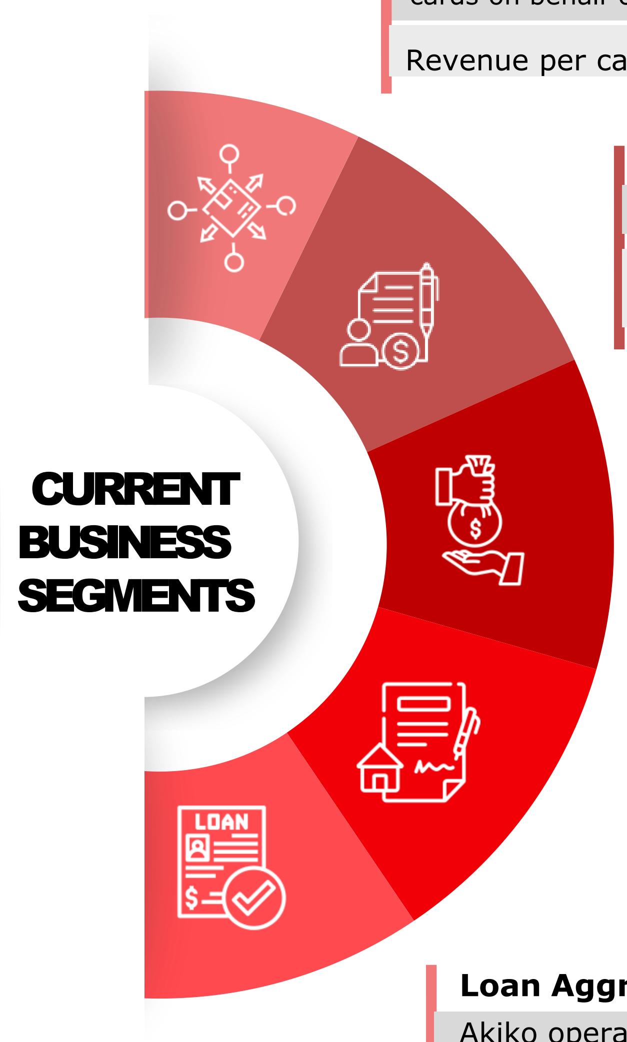
AT A GLANCE: AKIKO

Akiko Global Services Ltd., founded in 2018, is a fintech-enabled distributor of financial products including credit cards, personal loans, business loans, and home loans. The company operates across ~20,000 kiosks and has disbursed over ₹250–300 crore in cumulative loan volume.

Akiko earns revenue through commissions

- 3-4% on loans
- ₹2,800–₹4,000 per credit card

The business is driven by a semi-digital, semi-personal model, leveraging a proprietary customer database, bureau data, and targeted digital marketing across platforms like WhatsApp, YouTube, and Instagram. It maintains low attrition and has achieved consistent profitability—a rare feat among comparable fintech peers.



Credit Card Distribution

Commission-based distribution of credit cards on behalf of banks and NBFCs.

Revenue per card: ₹2,800–₹4,000 (approx.).

Personal Loans

Significant part of Akiko's loan portfolio.

Includes sourcing, lead generation, and disbursement in partnership with financial institutions.

Business Loans

Another major contributor to total disbursement volumes.

Includes small and medium enterprise (SME) lending.

Mortgage/ Home Loans

Covers housing finance and mortgage-based loan products.

Covers housing finance and mortgage-based loan products.

Loan Aggregation

Akiko operates as an aggregator for loan leads from digital channels (WhatsApp, SMS, Instagram, etc.).

Recent monthly aggregation volume: ~₹300-400 crore.

BUSINESS MODEL & STRENGTHS

Commission Based Revenue Model

- **Personal & Business Loans:** Earns 3 - 4% commission on loan disbursal value.
- **Credit Cards:** Receives a flat fee of ₹2,800–₹4,000 per activated card from partner banks.

Lead Aggregation & Distribution Engine

- Uses its proprietary database, bureau data, and consent-based marketing to acquire and qualify leads
- Sells these leads to partner financial institutions or converts them internally via its salesforce.

Multi-Channel Fulfillment Platform

- Combines digital outreach with:
  - Call center support
  - Feet-on-street agents
  - Corporate tie-ups & kiosk partnerships
- Enables hyperlocal access while keeping digital acquisition costs under control.

WHAT SETS AKIKO APART ?

01
Profitable & capital efficient—no burn model.

02
Deep partner trust (banks & NBFCs).

03
98% staff retention ensures strong execution.

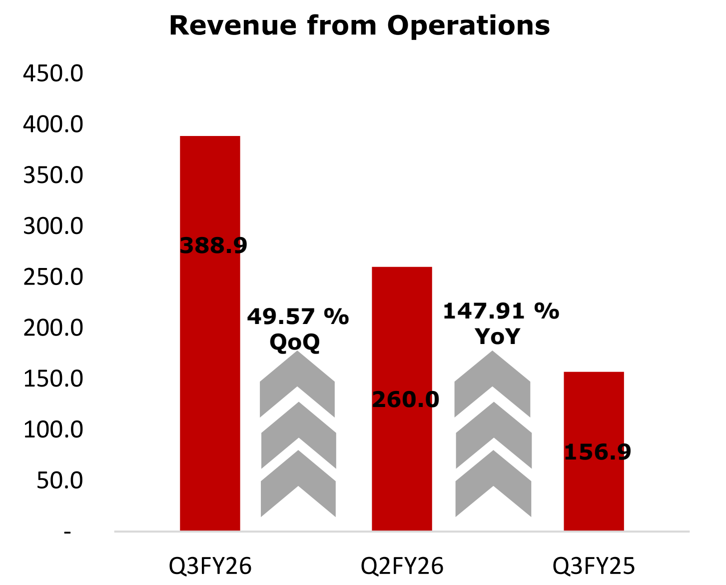
04
Targeted campaigns drive high ROI.

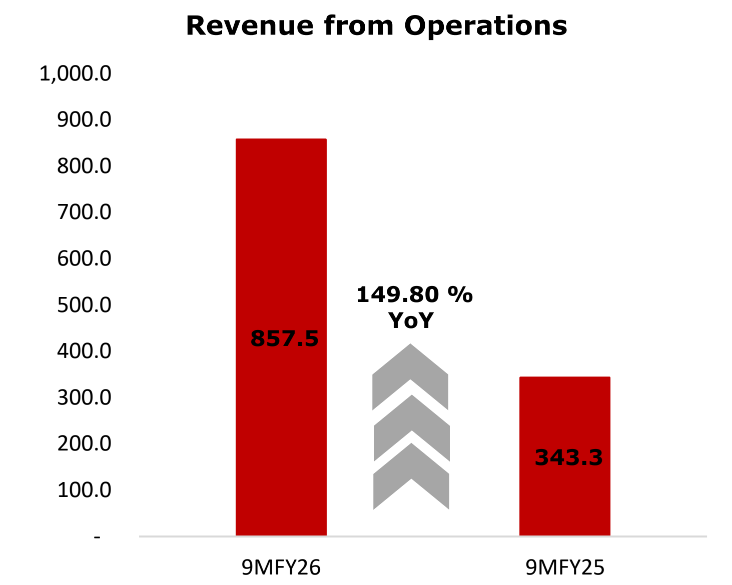
05
Tech-driven ops: CRM, automation, analytics.

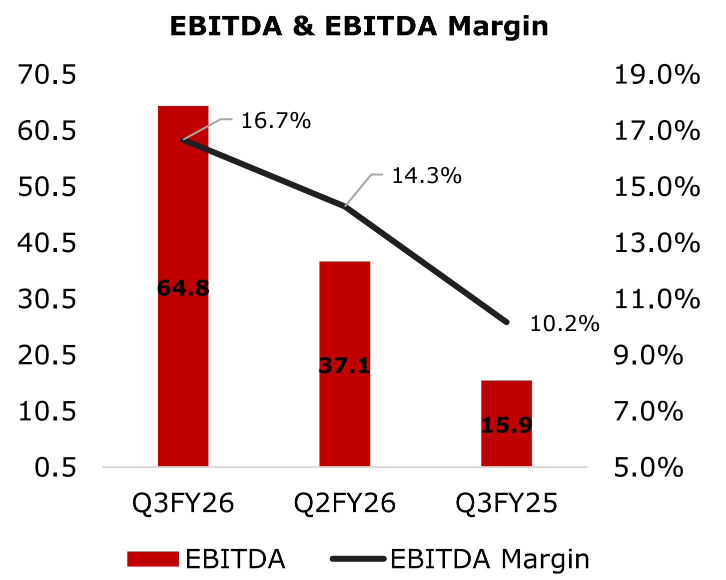
Announcing the Launch of
AkikoPay Consumer Application
is Live on Android
We are excited to inform you that the AkikoPay consumer mobile app is now live on Android coming soon later this month! iOS version
Features Currently Live
Rupay Prepaid Card
Digital Wallet
Live Credit Score with Refresh option
Credit Cards, FD-backed Cards and Personal Loans
Business Stack Services
Features Scheduled to Be Added During Current Month
Flight Ticket Services
Hotel Booking Services
Discount Vouchers Across 1,000+ Brands
Enhanced KYC functionality enabling transecntin limits up to Rs. 2 lakh
IOS Version Coming Later This Month
Updating...
IOS Version
Use up to ₹10,000 without KYC • No bank account required
We are expanding our services to provide you with the most comprehensive and seamless financial solutions all in one app!
Get it on Google Play
Coming Soon on the App Store

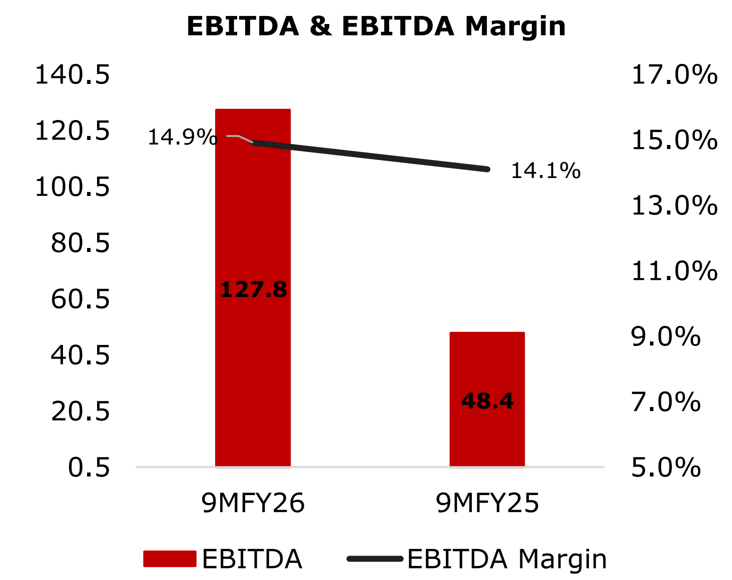
KEY FINANCIAL METRICS (STANDALONE) Q3FY26 and 9MFY26

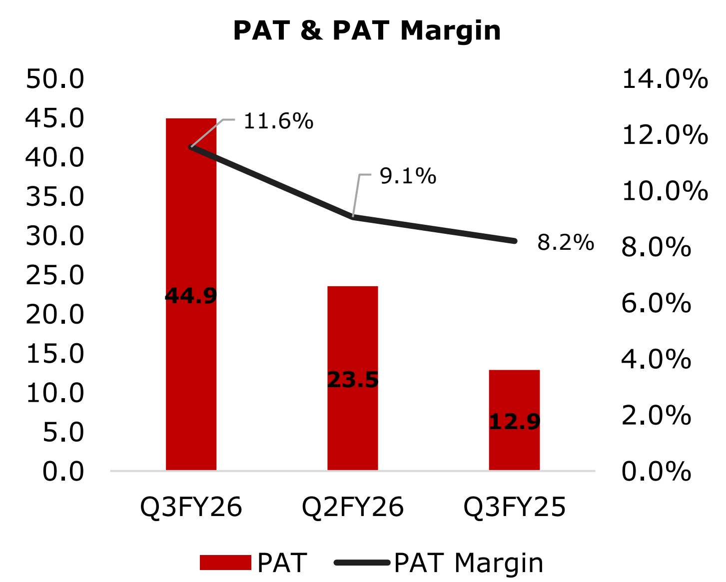
(Rs in Mn)

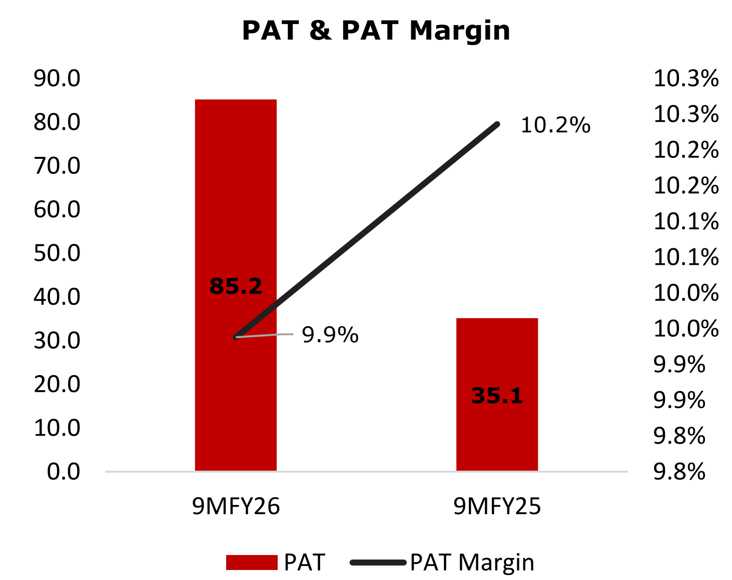












STANDALONE INCOME STATEMENT

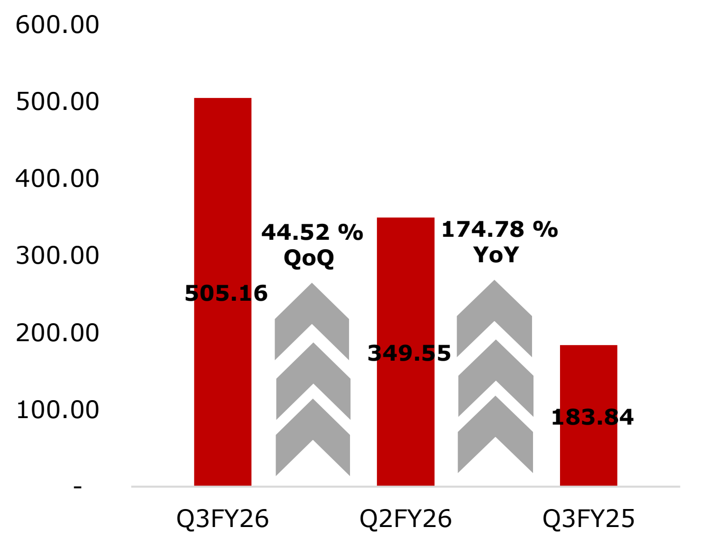
(Rs in Mn)

Particulars	Q3FY26	Q3FY25	Y-o-Y	Q2FY26	9MFY26	9MFY25	YoY	FY25
Revenue From Operations	388.87	156.86	**148%**	259.99	857.45	343.25	**150%**	634.51
Other Income	0.95	0.09		1.09	2.09	0.60		1.01
Total Revenue	**389.82**	**156.95**		**261.08**	**859.54**	**343.85**		**635.52**
Total Expenses excluding Finance cost & Depreciation	324.05	140.92		222.86	729.61	294.86		543.46
EBITDA (excluding Other Income)	**64.82**	**15.94**	**307%**	**37.14**	**127.84**	**48.39**	**164%**	**91.05**
EBITDA Margins	***16.63%***	***10.16%***		***14.22%***	***14.87%***	***14.07%***		***14.33%***
Finance Cost	2.08	0.23		2.54	5.11	1.02		1.32
Depreciation & Amortization	3.59	1.97		3.62	10.48	4.39		10.20
PBT	**60.10**	**13.84**	**334%**	**32.07**	**114.34**	**43.58**	**162%**	**80.54**
Tax	15.16	0.97		8.53	29.12	8.44		20.95
PAT Before Minority Interest	**44.94**	**12.87**		**23.54**	**85.21**	**35.14**		**59.59**
Less: Minority Interest	0.00	0.00		0.00	0.00	0.00		-
PAT	**44.94**	**12.87**	**249%**	**23.54**	**85.21**	**35.14**	**143%**	**59.59**
PAT Margins	***11.53%***	***8.20%***		***9.02%***	***9.91%***	***10.22%***		***9.38%***
Diluted EPS	3.74	2.54		2.19	7.91	3.26		6.10

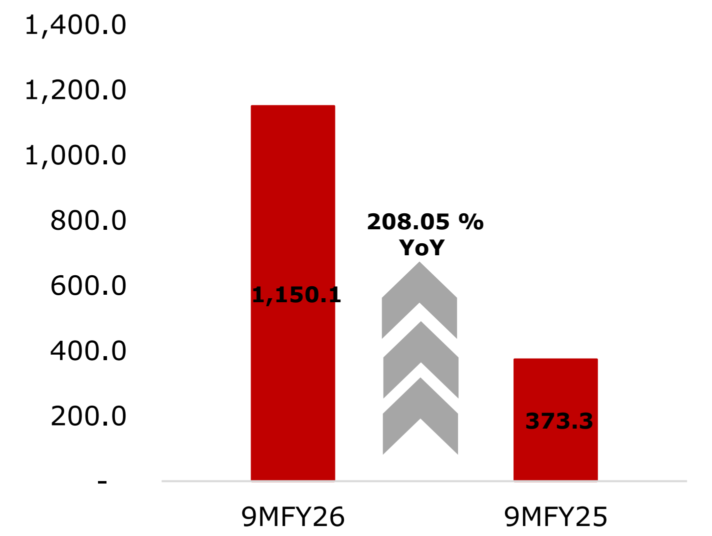
KEY FINANCIAL METRICS (Consolidated)
Q3FY26 and 9MFY26

(Rs in Mn)

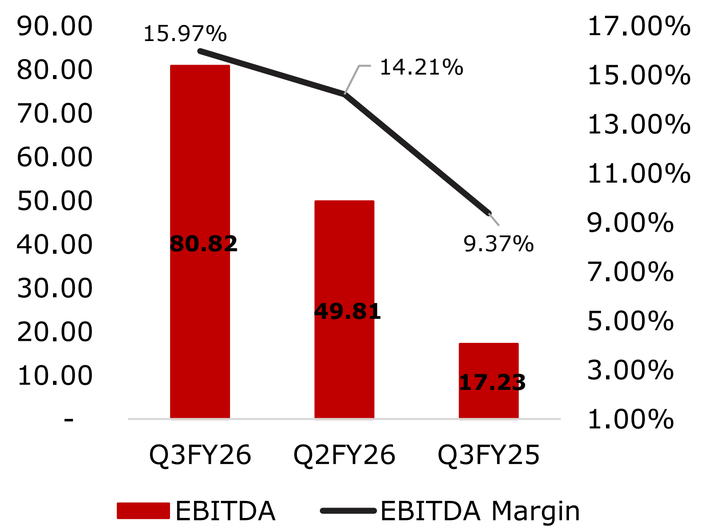
Revenue from Operations



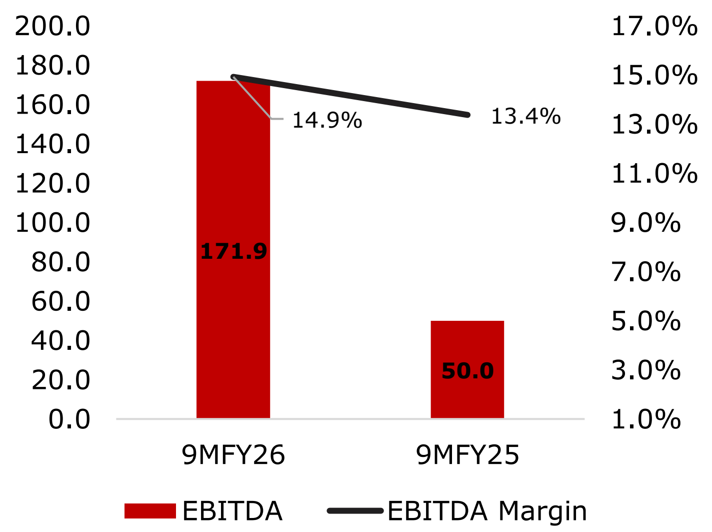
Revenue from Operations



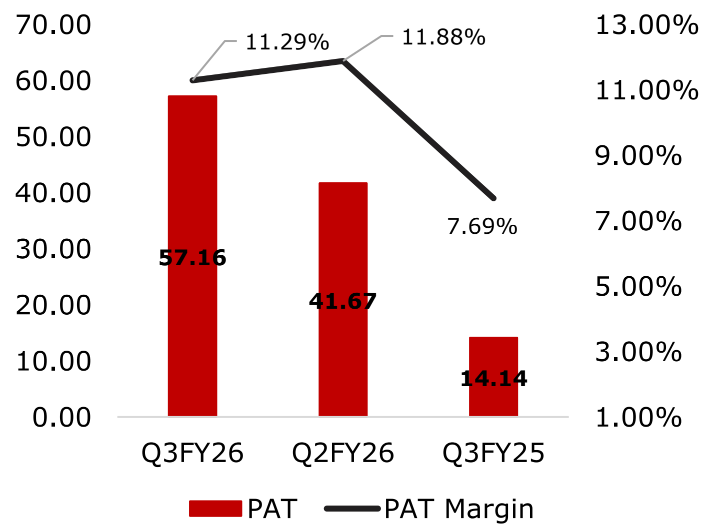
EBITDA & EBITDA Margin



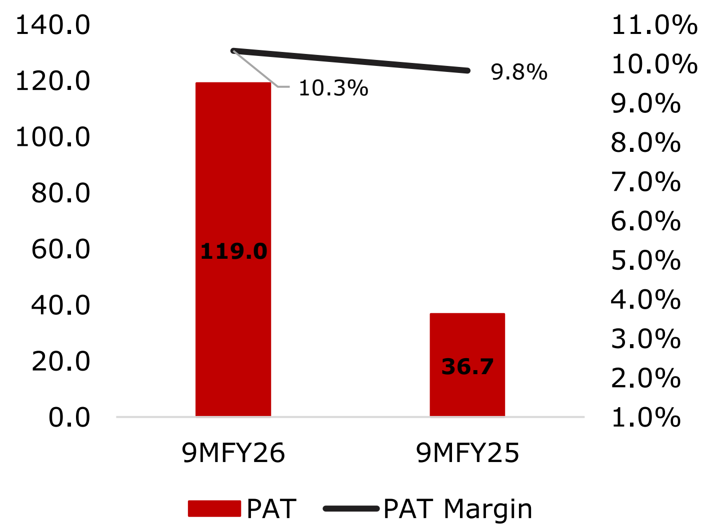
EBITDA & EBITDA Margin



PAT & PAT Margin



PAT & PAT Margin



CONSOLIDATED INCOME STATEMENT

(Rs in Mn)

Particulars	Q3FY26	Q3FY25	Y-o-Y	Q2FY26	9MFY26	9MFY25	YoY	FY25
Revenue From Operations	505.16	183.84	**174.78%**	349.55	1,150.07	373.34	**208.05%**	763.02
Other Income	0.95	0.09		1.09	2.09	0.60		1.01
Total Revenue	**506.11**	**183.93**		**350.64**	**1,152.16**	**373.94**		**764.03**
Total Expenses excluding Finance cost & Depreciation	424.34	166.61		299.74	978.16	323.34		647.69
EBITDA (excluding Other Income)	**80.82**	**17.23**	**369.01%**	**49.81**	**171.91**	**50.00**	**243.81%**	**115.33**
EBITDA Margins	***15.97%***	***9.37%***		***14.21%***	***14.92%***	***13.37%***		***15.10%***
Finance Cost	2.08	0.23		2.54	5.12	1.02		1.33
Depreciation & Amortization	4.93	1.98		4.50	13.51	4.40		11.33
PBT	**74.75**	**15.11**	**394.74%**	**43.86**	**155.37**	**45.18**	**243.92%**	**103.68**
Tax	17.59	0.97		2.19	36.36	8.44		24.61
PAT Before Minority Interest	57.16	14.14		41.67	119.01	36.74		79.07
Less: Minority Interest	-	-		-	-	-		-
PAT	**57.16**	**14.14**	**304.32%**	**41.67**	**119.01**	**36.74**	**223.96%**	**79.07**
PAT Margins	***11.29%***	***7.69%***		***11.88%***	***10.33%***	***9.82%***		***10.35%***
Diluted EPS	4.30	1.31		3.87	10.05	3.41		7.56

MANAGEMENT COMMENTARY

Mr. Ankur Gaba, Promoter of Akiko Global Services Ltd., shared his views on the Company's financial and strategic performance for the quarter ended 31 December 2025 (Q3 FY26), marking Akiko's transition from half-yearly to quarterly financial reporting.

Standalone Financial Performance

Q3 FY26 vs Q3 FY25 (YoY Performance)

Akiko delivered a strong standalone performance in Q3 FY26, supported by sustained growth across personal loans, business loans, credit cards, and digital sourcing channels.

- **Revenue from Operations** stood at **₹38.89 crore**, compared with **₹15.69 crore** in Q3 FY25, registering a robust **148% YoY growth.**
- **EBITDA (excluding other income)** increased sharply to **₹6.48 crore**, from **₹1.59 crore** in the corresponding quarter last year, reflecting an impressive **307% YoY growth.** EBITDA margins expanded to **16.63%,** compared with **10.16%.**
- **PAT** rose to **₹4.49 crore,** versus **₹1.29 crore** in Q3 FY25, delivering a strong **249% YoY growth,** with **PAT** margins improving to **11.53%** from **8.20%.**

The performance underscores the scalability and capital efficiency of **Akiko's commission-based, risk-light operating model,** while demonstrating strong operating leverage.

Q3 FY26 vs Q2 FY26 (Sequential Performance)

Sequentially, the Company delivered accelerated growth despite typical seasonal moderation during the December quarter.

- **Revenue from Operations** increased from **₹25.99 crore** in Q2 FY26 to **₹38.89 crore** in Q3 FY26, reflecting a strong **49.6% QoQ growth.**
- **EBITDA** improved to **₹6.48 crore,** compared with **₹3.71 crore** in Q2 FY26 — a **74.6% sequential increase** — with margins expanding to **16.63%** from **14.22%.**
- **PAT** grew to **₹4.49 crore,** up from **₹2.35 crore** in the previous quarter, marking a robust **91% QoQ growth,** while PAT margins strengthened from **9.02%** to **11.53%.**

These metrics reinforce standalone profitability and validate the Company's asset-light revenue structure.

9M FY26 vs 9M FY25

For the nine months ended December 2025, Akiko maintained strong growth momentum:

- **Revenue from Operations** stood at **₹85.75 crore**, compared with **₹34.33 crore** in 9M FY25, registering a strong **150% YoY growth.**
- **EBITDA** rose to **₹12.78 crore,** from **₹4.84 crore,** reflecting a **164% YoY increase,** with margins improving to **14.87%.**
- **PAT** increased to **₹8.52 crore,** compared with **₹3.51 crore** in the corresponding period last year, delivering a healthy **143% YoY growth.**

MANAGEMENT COMMENTARY

Consolidated Financial Performance

Akiko's consolidated results mirror the strong standalone trajectory, reflecting disciplined execution and scalable growth across business verticals.

Q3 FY26 vs Q3 FY25 (YoY Performance)

- **Revenue from Operations** stood at **₹50.52 crore**, compared with **₹18.38 crore** in Q3 FY25, registering a robust **174.8% YoY growth**.
- **EBITDA (excluding other income)** increased significantly to **₹8.08 crore,** from **₹1.72 crore** in the corresponding quarter last year, reflecting a strong **369.0% YoY** growth. EBITDA margins expanded sharply to **15.97%**, compared with **9.37%.**
- **PAT** rose to **₹5.72 crore**, versus **₹1.41 crore** in Q3 FY25, delivering an impressive **304.3% YoY growth**, with PAT margins improving to **11.29%** from **7.69%.**
- The sharp improvement in profitability was driven by operating leverage, higher productivity, and disciplined cost management, underscoring the scalability of the Company's platform-led distribution model.

Q3 FY26 vs Q2 FY26 (Sequential Performance)

Sequential momentum remained strong, highlighting the Company's ability to scale profitably.

- **Revenue from Operations** increased from **₹34.96 crore** in Q2 FY26 to **₹50.52 crore** in Q3 FY26, reflecting a healthy **44.5% QoQ growth.**
- **EBITDA** grew to **₹8.08 crore**, compared with **₹4.98 crore** in Q2 FY26 — a strong **62.3% sequential increase** — with EBITDA margins expanding to **15.97%** from **14.21%.**
- **PAT** improved to **₹5.72 crore**, up from **₹4.17 crore** in the previous quarter, marking a **37.2% QoQ growth.**
- The consistent sequential expansion reflects improving unit economics and strong demand across lending products.

9M FY26 vs 9M FY25 Performance9M FY26 vs 9M FY25 Performance

- For the nine months ended December 2025, Akiko delivered breakout growth while expanding margins:
- **Revenue from Operations** stood at **₹115.01 crore**, compared with **₹37.33 crore** in 9M FY25, registering an exceptional **208.1% YoY growth.**
- **EBITDA** rose to **₹17.19 crore**, from **₹5.00 crore** in the corresponding period last year, reflecting a strong **243.8% YoY growth**, with margins improving to **14.92%** from **13.37%.**
- **PAT** increased to **₹11.90 crore,** compared with **₹3.67 crore** in 9M FY25, delivering a robust **224.0% YoY growth,** with PAT margins expanding to **10.33%.**
- The nine-month performance positions the Company strongly to sustain its high-growth trajectory while maintaining profitability.

Strategic & Operational Highlights

- Advanced development of the **AkikoPay Wallet and Super App**, integrating payments, lending, insurance, and investment offerings.
- Initiated pilots for **insurance and mutual fund distribution**, with broader rollout planned. Initiated pilots for insurance and mutual fund distribution, with broader rollout planned.
- Expanded partnerships with banks and NBFCs to deepen product reach.
- Continued scaling digital acquisition channels, improving sourcing efficiency.
- Maintained a **risk-light model**, with underwriting risk retained by partners, enabling capital-efficient growth.

Management Outlook

Looking ahead, Akiko remains focused on strengthening its position as a full-stack digital financial services ecosystem. Key priorities include:

- Sustaining a high growth trajectory
- Maintaining EBITDA margins in the mid-teens
- Accelerating Tier-2 and Tier-3 market penetration
- Scaling AkikoPay platform capabilities
- Improving unit economics through a higher digital mix
- Expanding insurance and investment distribution

For Further Information on the Company, Please Visit:
https://www.themoneyfair.com/

DISCLAIMER

Certain statements in this document may be forward-looking statements. Such forward-looking statements Are subject to certain risks and uncertainties, like government actions, local political or economic developments, technological risks, and many other factors that could cause our actual results to differ materially from those contemplated by the relevant forward-looking statements. Akiko Global Services Limited will not be in any way responsible for any action taken based on such statements and undertakes no obligation to publicly update these forward-looking statements to reflect subsequent events or circumstances.

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Akiko Global