



AKIKO GLOBAL SERVICES LIMITED

Date: 14-10-2026

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 regarding Newspaper Publication

Dear Sir/Ma'am,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby submit the enclosed copy of Newspaper Publication published in the "**Business Standard**" (English Version) dated **Wednesday, October 14, 2026**.

The aforesaid newspaper publication will also be made available on the Company's website at www.themoneyfair.com under the "Investors" section, in accordance with Regulation 46(2) of the SEBI (LODR) Regulations, 2015.

Kindly take the same on your record.

Thanking You,
Yours Faithfully,

**For and on behalf of
Akiko Global Services Limited**

**Priyanka
Dutta** Digitally signed
by Priyanka Dutta
Date: 2026.10.14
18:44:31 +05'30'

**Priyanka Dutta
Director
DIN: 08475220**

Encl: As above

AKIKO GLOBAL SERVICES LIMITED

Achieving Global Excellence

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Website: www.themoneyfair.com

INDIA'S SME GROWTH STORY BY



BS BRAND CONNECT



AKIKO GLOBAL SERVICES LIMITED

Akiko Global Services: Expanding Financial Distribution Through a Growing Consumer Fintech Ecosystem

About Akiko Global: Building India's Consumer Fintech Platform

Founded in 2018, Akiko Global Services Limited began as a financial distribution business and has since evolved into a technology-led financial services platform, expanding across credit cards, lending and digital financial services. The company operates through MoneyFair, which focuses on customer acquisition and matching customers with banks and financial institutions, while AkikoPay is being developed as a unified digital platform for payments, financial services and continuous customer engagement.

The Company operates as a technology-enabled financial distribution platform with digital and assisted acquisition channels, undertaking regulated financial product distribution activities as a Direct Selling Agent (DSA).

Credit Card Business

Scaled Credit Card Distribution Platform with Strong Digital Sourcing

Akiko Global has established a sizeable credit card distribution platform, supported by relationships with 40+ banking partners and technology-led customer acquisition.

The company currently sources approximately 17,000–18,000 credit cards every month and has cumulatively sourced 15 lakh+ cards. Its acquisition mix is increasingly digital, with approximately 70% of sourcing coming through the app and performance marketing, 20% through the website and 10% through offline DSA/tele-calling channels.

The company also has a diversified geographic sourcing profile. Approximately 70% of credit card sourcing comes from Tier-1 cities, while around 30% comes from Tier-2 and Tier-3 cities, reflecting the company's expanding reach into emerging markets.

Lending Business

Diversified Lending Distribution Business with Growing Disbursement Scale

Alongside credit cards, lending has become an important component of Akiko Global's financial distribution business. The company reports ₹450 crore+ in monthly loan disbursements, representing an annualised run-rate of over ₹5,000 crore, with cumulative disbursements of around ₹3,000 crore to date. The company reports a 3–4% blended yield on disbursals.

Its lending portfolio is diversified across personal loans (~75%), mortgage/home loans (~15%) and business loans (~10%). Loans are sourced through both digital (~40%) and DSA/offline (~60%) channels.

Pan-India Distribution Network and Financial Institution Partnerships

Akiko Global has developed a pan-India distribution network supported by a combination of digital and physical channels, with company-owned branch presence across Delhi (Head Office), Noida, Mumbai, Pune, Ahmedabad, Surat, Jaipur, Hyderabad, Bangalore, Patna, Lucknow, Chandigarh, Haryana and Punjab.

Its financial institution relationships span multiple leading banks and NBFCs, supported by a credit bureau partnership with Experian. These relationships allow the company to distribute multiple financial products across lending and credit categories.

Why AkikoPay

From Customer Acquisition to Long-Term Customer Engagement

Akiko Global has built its business by helping customers access credit cards, loans and other financial products through its banking and NBFC relationships. In a traditional distribution model, the relationship is often centred on a single transaction: a customer is acquired, a product is sourced and distribution revenue is earned.

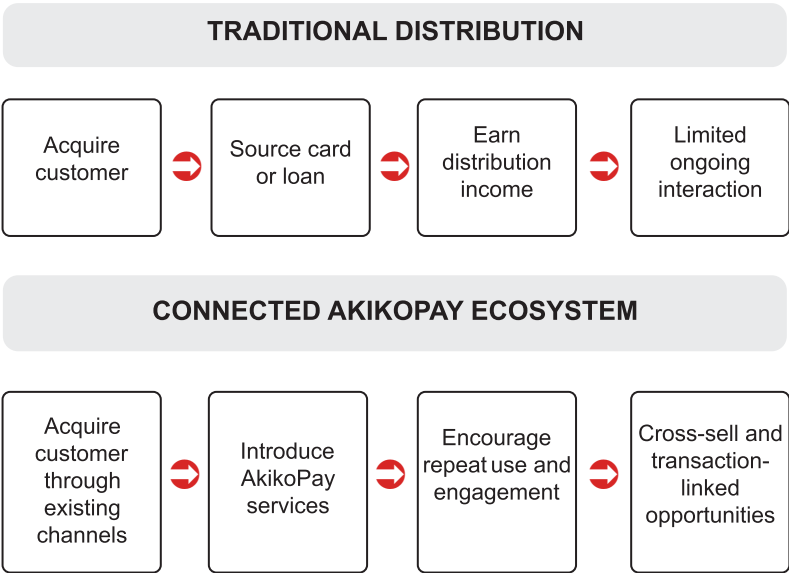
The customer may then continue to use other financial and lifestyle services outside that relationship.

AkikoPay is intended to extend that journey. By bringing everyday payments, wallet services, prepaid cards, credit information, travel bookings, gift cards and financial products together, the platform gives customers more reasons to return after their initial credit card or loan application.

For Akiko Global, this creates an opportunity to stay connected with existing customers, understand their evolving needs and offer relevant services over time. The aim is to complement the established distribution business with deeper engagement, more cross-selling opportunities and additional transaction-linked revenue streams where applicable.

MoneyFair continues to support customer acquisition and financial-product matching, while AkikoPay is being developed as the ongoing customer engagement layer. Together, they support a shift from individual product transactions towards longer-term customer relationships.

Traditional Distribution vs Connected AkikoPay Ecosystem



AkikoPay Traction (Q1 FY27)

- Upgraded Android version launched during Q1 FY27; iOS rollout underway.
- 30,000+ Android downloads, with approximately 9,000 monthly active users and 1,000 daily active users.
- 3–4 transactions per user, with approximately 30% repeat users.
- Approximately 40% lower customer acquisition cost compared with traditional channels.

Multiple Services, Multiple Revenue Opportunities

AkikoPay can support potential income through applicable wallet and payment-related service fees, bank and NBFC distribution commissions, travel and gift-card partner commissions, and relevant cross-selling opportunities. Actual monetisation will depend on customer adoption, partner arrangements, applicable regulations and transaction economics. Credit information services can also support engagement and discovery of relevant financial products.

Industry Outlook: Financial Services Distribution & Digital Lending

India's credit ecosystem is undergoing rapid transformation, driven by rising digital adoption, increasing consumer spending and wider access to formal credit. The credit card base reached 122.9

million in July 2026, while FinTech NBFCs sanctioned around 10.9 crore personal loans worth ₹1.07 lakh crore in FY25. For players with strong customer acquisition capabilities and digital platforms, the opportunity extends beyond lending to cross-selling, customer engagement and building a broader financial-services ecosystem.

Robust Business Performance with Continued Growth Momentum

Akiko Global Services delivered strong financial growth in FY26, with consolidated revenue from operations increasing 126.4% to ₹172.73 crore from ₹76.30 crore in FY25, while profit after tax (PAT) rose to ₹17.42 crore from ₹7.91 crore. EPS increased to ₹14.23 from ₹7.56.

For Q1 FY27, Akiko Global reported revenue of ₹68.12 crore (up 130.6% YoY), EBITDA of ₹10.10 crore and PAT of ₹7.02 crore, according to its investor presentation. EBITDA margin stood at approximately 14.8%, while PAT margin was approximately 10.3%.

₹25.07 Cr EBITDA (+117.4% YoY)	₹22.46 Cr PBT (+116.6% YoY)	₹17.42 Cr PAT (+120.3% YoY)
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Growth Priorities

- Scale Cards and Lending:** Continue expanding credit card and loan distribution across the company's banking and NBFC network.
- Deepen Digital Acquisition:** Strengthen digital customer acquisition to improve scalability and acquisition efficiency.
- Grow AkikoPay Adoption and Engagement:** Increase usage, repeat engagement and cross-selling across the existing customer base.
- Invest in Technology:** Strengthen ERP, TeleCRM and mobile applications to support operational scalability.
- Maintain Disciplined Profitability:** Focus on sustainable and profitable growth while expanding the consumer fintech ecosystem.

Management Commentary



Mr. Ankur Gaba
(Founder & Promoter)
Akiko Global Services Limited

“Q1 FY27 marked another strong quarter for Akiko Global Services, with robust revenue growth and healthy profitability supported by sustained momentum across its credit card and lending businesses. Monthly loan

disbursements crossed ₹450 crore, while credit card sourcing reached 17,000–18,000 cards per month, driven by expanding distribution capabilities, technology-led customer acquisition and strong banking and NBFC partnerships.

The quarter also saw the successful launch of the upgraded AkikoPay Android platform, offering an integrated suite of financial services including wallet, prepaid cards, credit score, travel, gift cards and other financial products.

Our core credit card and lending businesses remain central to our growth. With AkikoPay, we are looking beyond the initial product transaction and working towards a longer relationship with each customer. The focus is on useful everyday services, repeat engagement and sustainable monetisation as adoption scales.

Management continues to focus on technology, digital capabilities and customer experience, while maintaining disciplined and profitable growth, and remains confident of achieving its FY27 revenue guidance of ₹300–325 crore.”

Key Indicators (Consolidated)

Particulars (₹ crores)	FY24	FY25	FY26
Revenue from Operations	32.20	76.30	172.73
EBITDA	5.17	11.53	25.07
EBITDA Margin	16.10%	15.10%	14.50%
PAT	3.76	7.91	17.42
Net Worth	11.70%	10.40%	10.10%

Market Snapshot (as on 13-10-2026)

Market Cap	₹439.94 Crore
Listed On	NSE Emerge
Share Price	₹408.50 Per Share
Face Value	₹10.00 Per Share
52 Week High/Low	₹445.00 / ₹190.25

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