

March 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.: Press Release**

Dear Sir/Madam,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and in terms of other applicable laws, if any, please find enclosed Press Release on Un-audited Financial Results for the quarter and nine months ended December 31, 2025.

The above is being made available on the Company's website i.e. [www.ayefin.com](http://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)**

**(Vipul Sharma)**  
**Company Secretary, Compliance Officer & CCO**  
**M. No.: A27737**

**Encl.: a/a**

## **Aye Finance Announces Strong Q3 FY26 Results: FY26 outperforms FY25**

***PAT Grows by 87% and AUM Surges by 23.5% YoY***

Aye Finance, India's leading NBFC specialising in micro-enterprise lending, today announced its unaudited financial results for the third quarter of the fiscal year 2025-26. Building on the momentum of its recent successful IPO, Aye reported robust year-on-year (YoY) growth across its key performance indicators, driven by deep penetration into India's "missing middle" MSME segment.

### **Business Highlights Q3FY26**

- **35% YoY Growth in Disbursement** from INR 973 Crores to INR 1310 Crores
- **23.5% YoY Growth in AUM** from INR 5145 Crores to INR 6356 Crores
- **41,015 new borrowers** added in Q3FY26
- **Branch network growth by 9% YoY** from 523 to 571 branches

### **Financial Highlights Q3FY26**

- **Profit After Tax (PAT)** grew **87.1% YoY** from INR 23 crore to INR 43 Crore, resulting in **RoA of 2.4%** and **RoE of 9.74%**
- GNPA was 4.94%, and NNPA was 1.98%
- **Four quarters of continuous reduction in Credit Cost**, which stood at 4.67% in Q3FY26.
- **Credit Rating: A (Stable)** by ICRA & India Ratings

### **Financial Highlights: 9M FY26**

- **Total income increased by 18.54% YoY** to INR 1282 crore
- **Profit After Tax (PAT) stood at INR 108 crore**

Commenting on the performance, **Mr Sanjay Sharma, Managing Director, Aye Finance Ltd**, said, "Our Q3 results demonstrate the resilience of the micro-enterprise sector and our ability to bridge the credit gap for underserved businesses. Disbursals are accelerating, and we remain firmly on track to deliver the 29-30% AUM growth in FY26 and beyond. With asset quality improved to normalised levels, we have cleared the runway for a sharp, sustained uptick in profitability over the coming quarters. Our focus remains on sustaining this trajectory through disciplined underwriting and a customer-centric approach enabled by technology & data science"

**About Aye Finance Ltd**

Aye Finance is a non-banking financial company – middle layer (“NBFC-ML”) focused on providing loans to micro-scale MSMEs across India. Aye offers a range of business loans for working capital and business expansion needs, against hypothecation of working assets or against security of property to customers across manufacturing, trading, service and allied agriculture sectors. Aye is among the leading nonbanking financial companies providing business loans to the largely underserved micro-scale enterprises in India, across 18 states and 3 union territories, with assets under management (“AUM”) of ₹ 6356 Crores as of December 2025. Aye offers small-ticket business loans with an average ticket size (“ATS”) on disbursement of ₹ 0.18 million to micro enterprises. The Company’s expertise in underwriting business cash flows of a variety of business clusters has enabled it to maintain stable credit costs and to profitably scale up its operations

**For more information, please contact:**

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