AYE [आय]

AYE FINANCE LIMITED
(formerly known as AYE FINANCE PRIVATE LIMITED)
CIN: L65921DL1993PLC283660

July 22, 2026

To,

BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400001

Scrip Code: 544699

National Stock Exchange of India Limited,
Exchange Plaza, C-1, Block G, Bandra Kurla
Complex, Bandra (E),
Mumbai – 400051

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 Unaudited Financial Results for the quarter ended June 30, 2026.

The above is being made available on the Company's website i.e. 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)

GAURAV SETH

Digital Signer:GAURAV SETH
DN:CN=GAURAV SETH, O=Personal,
SERIALNUMBER=33a46ee651981651fecdd5c9ac3bd9350cb18b158a6fc678452df5ff89e1796e, T=8430,
OID.2.5.4.65=c1263d33ad2b40da9024c57de5b0ee87, STREET=D2203 Legend Apartment Sector 57 Gurgaon, PostalCode=122001,
Phone=dd7b48f54e0c79c29cc4a2d46c1450c7d9c56c1a22dfd4c688815ead3ed5c213, S=Haryana, C=IN
Date:22-07-2026 11:54:33 +05:30

(Gaurav Seth)
Chief Financial Officer

Encl.: a/a

Aye Finance Announces Q1FY27 Results

Profit Surges 144% YoY to ₹74.5 Cr on Lower Credit Costs, Stronger Operating Leverage

Aye Finance Ltd (**NSE**: AYE, **BSE**: 544699), India's leading technology-driven NBFC specialising in micro-enterprise lending, today announced its unaudited financial results for the first quarter of the fiscal year 2026-27. Aye reported robust year-on-year (YoY) growth across its key performance indicators, reinforcing its position as one of India's fastest-scaling micro-enterprise lenders.

Financial Highlights Q1FY27

- **Profit After Tax (PAT) grew 144% YoY** from INR 30.6 Crore to **INR 74.5 Crores**, reflecting the compounding benefits of scale and tighter risk discipline
- **GNPA was 4.49%, and NNPA was 1.67%, down 28bps and 12bps,** respectively, from the previous quarter, indicating a healthier portfolio
- **Six quarters of continuous reduction in Credit Cost**, which stood at 4.01% in Q1FY27, down from 4.30% in Q4FY26. We expect this trend to continue through FY2027
- **Credit Rating upgrade to INDA + (Stable Outlook)** from India Rating & Research in June 2026, which will help bring down the cost of borrowing
- **RoAUM (Return on AUM)** was at 4.2%, while **RoE** was at 11.7% due to the full impact of the primary raise through the IPO in Q4
- On a **Net Worth** of INR 2,603 crores, **the annualised EPS** in the quarter **was Rs. 12.08**
- In light of the geopolitical tensions and El Niño concerns, as abundant prudence we have **enhanced our PCR by 14bps to 63.80% QoQ**

Business Highlights Q1FY27

- **28% YoY Growth in AUM** from INR 5,721 Crores to INR 7,324 Crores. This was driven by a 38% increase in new customer onboarding, signalling strong demand for credit across our target segment
- **22% YoY Growth in Disbursement** from INR 1,001 Crores to INR 1,219 Crores, keeping us on track for our targeted growth of 25-30% for the year
- **44,736 new borrowers** added in Q1FY27, a 38% YoY improvement
- **PAR for Bucket X was 7.01%** despite the typical effects of a seasonally softer quarter

Management Commentary

Commenting on the performance, **Mr Sanjay Sharma, Managing Director, Aye Finance Ltd,** said, "Our Q1 FY27 performance reflects the robustness of our cluster-based underwriting model in serving India's micro-enterprise segment. We delivered 144% improvement in PAT and 28% growth in AUM YoY, with a 29bps reduction in our credit costs. The improvement in asset quality alongside strong profitable growth demonstrates the management's philosophy of scaling up with good credit discipline"

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 ₹ 7,324 Crores as of June 2027. Aye offers small-ticket business loans with an average ticket size ("ATS") on disbursement of ₹0.17 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