Date: November 17, 2025 **Ref. No.: MMFL/41/2025-26**

To,
Listing Compliance Department
National Stock Exchange of India Limited,
Exchange Plaza, C-1, Block-G,
Bandra Kurla Complex,
Bandra (E), Mumbai – 400 051

NSE Symbol: **MYMUDRA**

Subject: **Press Release pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Dear Sir / Madam,

Pursuant to the provisions of Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing herewith the Press Release on the Financial Performance of the Company for the half-year ended September 30, 2025.

Kindly take the above information on record.

Thanking You,

For **My Mudra Fincorp Limited**

Vaibhav Kulshrestha
Digitally signed by Vaibhav Kulshrestha
Date: 2025.11.17 16:01:35 +05'30'

Vaibhav Kulshrestha
Managing Director
DIN: 06979149

Encl.: As above

MY MUDRA
BHAROSE KA DUSRA NAAM

PRESS RELEASE

H1 FY'26 Financial Performance (In Lakhs)

Particulars	(Amount in Rs. Lakhs except EPS)					
	Half year ended					Year ended
	Sep 30, 2025	Sep 30, 2024	YoY Growth%	Mar 31, 2025	HoH Growth%	Mar 31, 2025
	(Un-audited)	(Un-audited)		(Audited)		(Audited)
1. Revenue from Operations	5,844.74	3,373.88	73.24%	4,662.64	25.35%	8,036.52
2. Other Income	21.17	0.82		29.70		30.53
Total Income (1+2)	**5,865.92**	**3,374.70**	73.82%	**4,692.35**	25.01%	**8,067.05**
Expenditure						
Employee Benefit Expenses	398.47	336.01		353.62		689.63
Other Expenses	4,615.54	2,551.15		3,442.83		5,993.98
EBITDA	**851.91**	**487.54**	**74.74%**	**895.90**	**-4.91%**	**1,383.44**
EBITDA%	**14.52%**	**14.45%**		**19.09%**		**17.15%**
Finance Cost	70.88	62.79		24.79		87.57
Deprecaiation and Amortisation Expenses	75.86	38.08		46.44		84.52
Profit before tax	705.16	386.67		824.67		1,211.34
Tax Expenses:	167.73	99.86		210.46		310.32
Profit / (Loss) for the Year	**537.44**	**286.80**	**87.39%**	**614.21**	**-12.50%**	**901.02**
Net Margins %	**9.16%**	**8.50%**		**13.09%**		**11.17%**
EPS	**4.72**	**3.17**	**48.74%**	**6.79**	**-30.55%**	**9.96**

Exceptional Growth Amidst Market Correction

My Mudra Fincorp Limited, one of India's fastest-growing fintech platforms, has delivered exceptional growth despite a massive correction in the lending ecosystem. The company posted remarkable financial results in H1FY26 with a 73.24% increase in revenue, 74.74% growth in EBITA, an 82.37% rise in PBT, and an impressive 87.39% growth in PAT. Revenue jumped from ₹33.74 Cr to ₹58.45 Cr in just one year, driven by strong execution, robust demand, and a scalable business model.

High-Margin, Asset-Light Distribution Model

Unlike traditional lenders that carry credit risk, My Mudra operates as a high-margin, asset-light fintech distribution platform connecting borrowers with over 75 banks and NBFCs across India. This model ensures zero credit risk, high scalability, strong margins, consistent profitability, and low capital expenditure. The platform is recognized as a category leader and follows the successful model of some of India's top fintech companies.

Comprehensive Phygital Ecosystem and Diversified Product Offering

My Mudra boasts a strong physical and digital ecosystem with 165 branches complemented by a deep digital presence, creating unmatched distribution power. It offers a wide range of financial products, including personal loans, business loans, credit cards, gold loans, solar loans, SME loans, home loans, loans against property and shares, education loans, and various insurance and investment plans, driving high repeat business and strong customer lifetime value.

Focus on AI Technology and Scale

The company's future strategy centers on AI-enabled customer onboarding, automated credit journeys, and deeper integrations with banks. The platform is engineered for 10x scale, positioning My Mudra at the heart of India's lending ecosystem where banks seek scale, NBFCs want quality customers, and borrowers demand simplified access.

Strong Market Position and Growth Outlook

With a predictable, profitable, and long-term growth trajectory, My Mudra offers stakeholders an asset-light, low-risk, high-margin business with strong cash flow visibility. The company's accelerated expansion is a testament to the dedication of its team, partners, and the trust of its customers, promising value creation that will far surpass current performance metrics.

Key Strategies Ahead

We plan to increase our digital referral partners from 3,000 to 50,000, this will help us build one of the largest and most efficient financial service distribution networks in India. Our product offerings will keep expanding, with new services such as gold loans and mutual funds.

We plan to expand internationally where we see strong demand for our product distribution. This international growth will open new markets and increase our service footprint.

We are investing heavily in digital technology to improve customer experience and make loan processing faster and simpler. We are also transforming our in-house systems using AI technology. This will speed up our processes and reduce lead time. Currently, it takes 24 hours to approve leads for loan processing, and with AI, we expect to reduce this time further, improving customer experience and operational efficiency.

Disclaimer

This document may contain certain forward-looking statements concerning the Company's future business prospects and business profitability, which are subject to several risks and uncertainties and the actual results could materially differ from those in such forward-looking statements. The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding fluctuations in earnings, Company's ability to manage growth, competition (both domestic and international), economic growth in India and abroad, ability to attract and retain highly skilled professionals, Company's ability to manage its business operations, government policies and actions, regulations, interest and other fiscal costs generally prevailing in the economy. The Company does not undertake to make any announcement in case any of these forward- looking statements become materially incorrect in future or update any forward-looking statements made from time to time by or on behalf of the Company.

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