November 04, 2026

To
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street, Fort, Mumbai – 400 001
Scrip Code – 544754

To
National Stock Exchange of India Limited
Exchange Plaza, C-1, Block G
Bandra Kurla Complex
Bandra (East), Mumbai – 400 051
Symbol - KISSHT

Sub.: Press release – "Kissht Crosses ₹10,000 Crore AUM Milestone!"

Dear Sir/Madam,

Pursuant to the Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing herewith Press Release issued by the Company dated November 04, 2026, titled **Kissht Crosses ₹10,000 Crore AUM Milestone**!

The same is also being uploaded on the website of the Company at www.kissht.com

You are requested to take the above information on record.

Thanking You,

For OnEMI Technology Solutions Limited
(formerly known as OnEMI Technology Solutions Private Limited)

SHRADDHA RAJKUMAR PATANGIA
Digitally signed by SHRADDHA RAJKUMAR PATANGIA
Date: 2026.11.04 17:34:46 +05'30'

Shraddha Rajkumar Patangia
Company Secretary and Compliance Officer
Membership No.: A55210

Kissht Crosses ₹10,000 Crore AUM Milestone!

Reflecting scale built on a fully digital, AI-led underwriting platform and a growing secured lending book

Mumbai, November 4, 2026: OnEMI Technology Solutions Limited ("Kissht" or the "Company"), a technology-first digital lender to India's mass-market and mass-affluent segments, today announced that its Assets Under Management (AUM) have crossed the ₹10,000 crore milestone.

Kissht has built this scale as a full-stack digital lending platform, leveraging technology, data and artificial intelligence across the lending lifecycle. Its proprietary AI-led underwriting models, technology-enabled collections infrastructure and expanding network of lending and co-lending partners have enabled it to scale its credit offerings and expand access to credit across India. While personal loans continue to form the core of its business, its Loan Against Property portfolio is steadily expanding, strengthening the secured lending franchise and diversifying its product mix.

Mr. Ranvir Singh, Chairman, Director & CEO, Kissht, said, "Crossing ₹10,000 crore in AUM is a proud moment for everyone at Kissht, and a significant milestone in our journey. This growth is built on the same principles we started with: disciplined underwriting, robust collections and a scalable, technology-led platform. At the heart of our journey is our vision to make access to credit effortless, secure and human-centered, combining technology with an empathetic understanding of our customers' needs. As we continue to expand our product offerings, scale secured lending products such as Loan Against Property and deepen our lending partnerships, we remain committed to bringing this vision to life by building a customer-centric lending franchise that serves customers through every stage of their financial journey, while delivering consistent returns for our shareholders."

Mr. Krishnan Vishwanathan, Director & CFO, Kissht, added, "This milestone is backed by our strong financial position and consistent execution. The ₹832.2 crore raised through our preferential issue in October 2026 further strengthens our capital base and provides additional headroom to support our growth ambitions. With clear path towards reduced cost of borrowings, improving operational leverage and continual credit quality improvement, our commitment to deliver high and profitable growth remains unwavering"

About Kissht (OnEMI Technology Solutions Limited)

Founded in 2016 and headquartered in Mumbai, Kissht is a technology-first digital lending platform serving India's mass-market and mass-affluent segments. Through its NBFC-Middle Layer subsidiary, Si Creva Capital Services Private Limited, Kissht offers Personal Loans and Loan Against Property to salaried and self-employed customers. The Company has served over 12.80 million cumulative customers, leveraging a proprietary AI/ML underwriting framework using 7,200+ variables, and is supported by 45+ lending and co-lending partners. The Company was listed on NSE & BSE on May 8, 2026.

Safe Harbor: Statements in this release that are not historical facts are forward-looking and are subject to risks and uncertainties; actual results may differ materially. The Company undertakes no obligation to update such statements.

Contact Information:
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