

October 28, 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.: Outcome of the Board Meeting held on October 28, 2026.

Dear Sir / Madam,

In continuation to our intimation dated October 24, 2026, and in terms of the provisions of Regulation(s) 30, 33 and other applicable provisions, read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended ("**SEBI Listing Regulations**"), we wish to inform you that the Board of Directors of OnEMI Technology Solutions Limited ("**the Company**") at its meeting held today, i.e. Wednesday, October 28, 2026, has *inter-alia* approved the following:

1. Unaudited Financial Results (Standalone and Consolidated) of the Company for the quarter and half year ended September 30, 2026 ("**Unaudited Financial Results**") based on the review and recommendation of the Audit Committee. A copy of the Unaudited Financial Results along with the Limited Review Report issued by the Statutory Auditors of the Company, are enclosed herewith.

Please note that Statutory Auditors of the Company have given unmodified opinion in the Limited Review Report on the Unaudited Financial Results.

2. The investment to be made through subscription of 23,37,516 (Twenty Three Lakh Thirty Seven Thousand Five Hundred and Sixteen) equity shares of face value of INR 10/- (Indian Rupees Ten only) per Equity Share for cash at a price of INR 2,670.14 (Indian Rupees Two Thousand Six Hundred Seventy and Fourteen Paise only) per Equity Share including premium of INR 2,660.14 (Indian Rupees Two Thousand Six Hundred Sixty and Fourteen Paise only) per Equity Share which shall rank *pari passu* with the existing equity shares ("**Rights Issue**"), aggregating to total issue of INR 6,24,14,94,972.24 (Indian Rupees Six Hundred Twenty-Four Crores Fourteen Lakhs Ninety Four Thousand Nine Hundred Seventy Two and Twenty Four paise only), offered by Si Creva Capital Services Private Limited, Wholly Owned Subsidiary of the Company on a rights basis for the utilization of at least 75% of the proceeds raised from the preferential issue of the Company.

The disclosures as required by SEBI Master Circular No. HO/49/14/14(7)2025-CFD-POD2/1/3762/2026 dated January 30, 2026, are given hereunder as **Annexure A**.

The Board Meeting commenced at 06:30 p.m. (IST) and concluded at 07:30 p.m. (IST).

Kindly take the same 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: 2026.10.28 20:41:16
+05'30'

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

CHOKSHI & CHOKSHI LLP

Chartered Accountants

Independent Auditor's Limited Review Report on the Unaudited Consolidated Financial Results of OnEMI Technology Solutions Limited (formerly OnEMI Technology Solutions Private Limited) for the quarter and half year ended 30-Sep-2026, pursuant to the Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To,
The Board of Directors
OnEMI Technology Solutions Limited
(formerly OnEMI Technology Solutions Private Limited)

1. We have reviewed the accompanying Statement of unaudited consolidated financial results of OnEMI Technology Solutions Limited (formerly OnEMI Technology Solutions Private Limited) (hereinafter referred to as the 'Holding Company') and its subsidiaries (Holding Company and its subsidiaries together referred to as 'the Group'), for the quarter and half year ended 30-Sep-2026 ("the Statement"), being submitted by the Holding Company pursuant to the requirements of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations'). We have initialed the statement of the consolidated financial results for identification purpose only.
2. The Statement, which is the responsibility of the Holding Company's Management and approved by the Holding Company's Board of Directors, in its meeting held on 28-Oct-2026 has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 (Ind AS 34) "Interim Financial Reporting" prescribed under Section 133 of the Companies Act 2013 as amended (the "Act") read with relevant rules issued thereunder, and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standards on Review Engagements (SREs) 2410, 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity' issued by the Institute of Chartered Accountants of India ('ICAI'). This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free from material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33 (8) of the Listing Regulations, as amended, to the extent applicable.

4. The Statement includes the results of the following entities:

Sr No	Entities	Relationship
1	OnEMI Technology Solutions Limited	Holding Company
2	Si Creva Capital Services Private Limited	Subsidiary
3	Invincible Minds Private Limited	Subsidiary



5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review reports of other auditors referred to in paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Ind AS specified under Section 133 of the Act, as amended, read with relevant rules issued there-under and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the Listing Regulations, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

Other Matters:

6. We did not review the interim financial results of the two subsidiaries included in the statement of unaudited consolidated financial results, whose financial results reflect total assets of Rs. 4,558.84 crore (before consolidation adjustment) as at 30-Sep-2026, total revenue of Rs. 463.59 crore and Rs. 927.39 Crore (before consolidation adjustment), total net profit after tax of Rs. 20.46 crore and Rs. 64.09 crore (before consolidation adjustment) and total comprehensive income of Rs. 20.37 crore and Rs. 63.65 crore (before consolidation adjustment), for the quarter and half year ended 30-Sep-2026 respectively and net cash inflows/ (outflows) of Rs. 304.48 crore for the half year ended 30-Sep-2026 as considered in the Statement. The interim financial results of the two subsidiaries have been reviewed by their respective auditors, whose reports have been furnished to us by the Holding Company's Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of aforesaid subsidiaries, is based solely on the reports of such auditors and the procedures performed by us are as stated in paragraph 3 above.
7. The figures for the half year ended 30-Sep-2025, have been extracted from the company's special purpose audited consolidated interim financial statements for the period ended 30-Sep-2025. The figures for the quarter ended 30-Sep-2025 are the balancing figures between the special purpose interim financial statements prepared for for IPO purpose for six months period ended 30-Sep-2025, and the figures of the quarter ended 30-Jun-2025, which have neither been audited nor subjected to limited review by the statutory auditors.

Our conclusion on the unaudited consolidated financial results is not modified in respect of the above matters.

For Chokshi & Chokshi LLP

Chartered Accountants

Firm Registration No. 101872W/W100045



Amrishi Thakker

Partner

M. No. 123069

UDIN: 26123069SSSGCI4569



Place: Mumbai

Date: - 28-Oct-2026



OnEMI Technology Solutions Limited (Formerly known as OnEMI Technology Solutions Private Limited)

CIN : L72900MH2016PLC282573

Reg Address: 10th Floor, Tower 4, Equinox Park, LBS Marg, Kurla West, Mumbai, Maharashtra 400070.

Telephone: +91 22 6947 5600, Email: compliance@kissht.com, Website: www.kissht.com

Statement of Unaudited Consolidated Financial Results for the Quarter and Half Year ended September 30, 2026

(Rs. in crore)

Sr No.	Particulars	Quarter ended			Half Year ended		Year ended
		30-Sep-26	30-Jun-26	30-Sep-25	30-Sep-26	30-Sep-25	31-Mar-26
		(Unaudited)	(Unaudited)	(Unaudited) Refer Note 14	(Unaudited)	(Audited) Refer Note 14	(Audited)
	Income						
1	Revenue from operations	731.81	669.50	505.69	1,401.31	968.79	2,188.22
2	Other income	8.48	7.06	11.78	15.53	14.39	20.91
3	Total Income (1+2)	740.29	676.56	517.47	1,416.84	983.18	2,209.13
4	Expenses						
	Employee benefits expenses	67.66	70.74	49.41	138.39	114.36	252.46
	Impairment on financial instruments	133.06	128.09	122.36	261.16	222.53	458.84
	Finance costs	72.38	81.87	71.51	154.25	130.73	282.25
	Depreciation and amortization	4.93	4.82	5.48	9.75	10.78	21.62
	Other expenses	308.01	263.33	185.71	571.34	342.03	817.28
5	Total expenses	586.04	548.85	434.47	1,134.89	820.43	1,832.45
6	Profit before tax (3-5)	154.25	127.71	83.00	281.95	162.75	376.68
	Tax expense:						
	(1) Current tax	37.35	50.43	16.73	87.78	63.78	128.41
	(2) (Excess)/Short Provision of tax for earlier years	-	-	0.10	-	0.10	0.11
	(3) Deferred tax	(8.22)	(17.80)	3.73	(26.02)	(23.31)	(33.28)
7	Total tax expense	29.13	32.63	20.56	61.76	40.57	95.24
8	Profit after tax for the period/year (6-7)	125.12	95.08	62.44	220.19	122.18	281.44
9	Other comprehensive income (OCI)						
	Items that will not be reclassified to profit or loss						
	(i) Re-measurement of defined benefit plan	(0.06)	(0.52)	(0.03)	(0.58)	0.02	(0.45)
	(ii) Income tax relating to items that will not be reclassified to profit or loss	0.01	0.13	0.01	0.15	(0.00)	0.11
10	Total other comprehensive income/ (loss) for the period/ year (net of tax)	(0.05)	(0.39)	(0.02)	(0.43)	0.02	(0.34)
11	Total comprehensive income for the period/year (8+10)	125.07	94.69	62.42	219.76	122.20	281.10
12	Paid up equity share capital (Face Value : INR 1/- per share)	17.81	16.85	12.01	17.81	12.01	11.88
13	Other equity excluding Revaluation Reserve						1,330.91
14	Earnings per Equity share* (face value of Rs. 1/- per equity share)						
	Basic (Rs.)	7.28	6.41	11.57	13.75	22.72	46.80
	Diluted (Rs.)	7.12	5.88	4.73	13.43	9.28	21.39

*Earnings per equity share for the quarter and half year ended are not annualised.

See accompanying notes to the Unaudited Consolidated Financial Results



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Notes to Unaudited Consolidated Financial Results

1. Statement of Consolidated Assets & Liabilities

Particulars	(Rs. in crore)	
	As at 30 September 26 (Unaudited)	As at 31 March 26 (Audited)
ASSETS		
Non-current assets		
Property, plant and equipment	9.12	7.36
Right of use assets	23.17	30.48
Other Intangible assets	4.93	5.17
Intangible assets under development	7.63	6.30
Financial assets		
Loans	1,143.74	550.73
Other financial assets	151.06	98.05
Deferred tax assets (net)	172.29	146.13
Other non-current assets	2.55	19.23
Total non-current assets	1,514.49	863.45
Current assets		
Financial assets		
Investments	-	8.05
Trade receivables	202.48	104.30
Cash and cash equivalents	453.96	209.46
Bank balance other than cash and cash equivalents above	7.24	31.75
Loans	2,610.14	2,638.61
Other financial assets	158.11	111.99
Current Tax Assets(net)		
Other current assets	18.92	20.97
Total current assets	3,450.85	3,125.13
TOTAL ASSETS	4,965.34	3,988.58
EQUITY AND LIABILITIES		
EQUITY		
a) Share capital	17.81	11.88
b) Instruments entirely equity in nature		-
c) Other equity	2,359.66	1,330.90
Total equity	2,377.47	1,342.78
LIABILITIES		
Non-current liabilities		
Financial liabilities		
Debt securities	609.28	501.05
Borrowings (other than debt securities)	210.53	127.52
Lease liabilities	14.99	18.13
Other financial liabilities	-	-
Provisions	13.93	11.43
Total non-current liabilities	848.73	658.13
Current liabilities		
Financial liabilities		
Debt securities	579.44	802.79
Borrowings (other than debt securities)	827.73	964.75
Lease liabilities	10.77	14.90
Trade payables		
(i) Total outstanding dues of micro enterprises and small enterprises	45.09	46.42
(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	71.24	58.42
Other financial liabilities	141.53	71.61
Other current liabilities	33.36	20.74
Provisions	9.28	2.37
Current tax liabilities (net)	20.70	5.67
Total current liabilities	1,739.14	1,987.67
TOTAL EQUITY AND LIABILITIES	4,965.34	3,988.58



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Notes to Unaudited Consolidated Financial Results

2. Statement of Consolidated Cash Flow

(Rs. in crore)

Particulars	Half Year ended 30 September 2026	Half Year ended 30 September 2025
	(Unaudited)	(Audited)
Cash flow from operating activities :		
Profit before tax:	281.95	162.75
Adjustments :		
Depreciation and amortisation	9.75	10.78
Employee stock option expenses	11.44	18.66
Share based payment stock option	3.01	2.01
Provision for gratuity	1.77	0.87
Provision for leave encashment	2.03	1.20
Impairment allowances on trade receivables (net)	(0.30)	0.16
Impairment of Financial Instruments	83.23	37.24
Provision on off balance sheet exposure	27.88	26.97
Financials assets written off	177.93	185.29
Finance cost	154.25	130.73
Interest Income on Loans	(765.29)	(594.69)
Interest income on EIS assets	(1.06)	-
Gain on modification/termination of lease	(0.20)	(0.11)
Net gain on derecognition of financial instruments under amortised cost category	(27.12)	(6.47)
Interest on unwinding of security deposits	(0.44)	(0.42)
(Profit)/loss on sale of assets (net)	-	0.00
Net gain on fair value changes	(1.23)	-
Interest Income on Investment	(0.56)	-
Interest income on bank deposits	(12.25)	(7.26)
Operating profit before working capital changes	(55.21)	(32.29)
Working capital adjustments:		
(Increase)/decrease in trade receivables	(97.89)	1.19
(Increase) /decrease in other financial assets	7.87	(15.01)
(Increase) /decrease in other non current/current assets	15.72	3.07
(Increase) / decrease in loans & advances	(824.50)	(557.21)
Increase/(decrease) in trade payables	11.49	24.63
Increase / (decrease) in other financial liabilities	42.05	36.93
Increase / (decrease) in provisions	5.04	0.02
Increase/(decrease) in other current liabilities	12.62	(8.80)
Cash generated/(used in) from operations	(882.81)	(547.47)
Add: Interest income received	764.11	625.18
Less : Income taxes paid (net of refunds)	(72.75)	(67.09)
Net cash inflow/(outflow) from operating activities (A)	(191.45)	10.62
Cash flow from investing activities :		
Purchase/sale of Property, Plant & Equipment & Intangible Assets	(5.10)	(4.35)
Purchase / sale of investments (net)	9.27	-
Interest income on Investment	0.56	-
Bank deposits with original maturity of more than 12 months	(78.33)	(51.45)
Bank deposit with original maturity of more than 3 months but less than 12 months	24.52	(6.98)
Interest income on bank deposits	12.25	7.26
Net cash inflow/(outflow) from investing activities (B)	(36.83)	(55.52)
Cash flow from financing activities :		
Proceeds from issue of equity and preference shares (including securities premium)	803.49	18.32
Proceeds from debt securities (net)	(114.06)	535.92
Proceeds from borrowings (other than debt securities) (net)	(54.52)	(7.96)
Finance cost	(152.94)	(128.49)
Payment of lease liability	(9.19)	(10.39)
Net cash inflow/(outflow) from financing activities (C)	472.78	407.40
Net increase/(decrease) in cash and bank balances (a+b+c)	244.50	362.50
Add : Cash and cash equivalents at beginning of the year	209.46	132.73
Cash and cash equivalents at end of the year	453.96	495.23
Cash and cash equivalents as per above comprise of the following		
Balance with banks:		
- In current accounts	369.92	230.03
- In bank deposits (with original maturity of less than 3 months)	84.04	265.20
Balance as per consolidated statement of cash flows	453.96	495.23



NOTES TO UNAUDITED CONSOLIDATED FINANCIAL RESULTS

3. The unaudited consolidated financial results of the OnEMI Technology Solutions Limited (Formerly known as OnEMI Technology Solutions Private Limited) ("the Company") and its subsidiaries (collectively "the Group") for the quarter and half year ended September 30, 2026 have been prepared in accordance with the Indian Accounting Standards (Ind-AS) 34 'Interim Financial Reporting' as prescribed under Section 133 of the Companies Act, 2013 read with Rule 3 of the Companies (Indian Accounting Standards) Rules, 2015 and relevant amendment rules issued thereafter and other accounting principles generally accepted in India. These unaudited consolidated financial results have been reviewed by the Audit Committee and thereafter approved by the Board of Directors at their respective meetings held on October 28, 2026.
4. During the half year ended September 30, 2026, the Company has completed an Initial Public Offering ("IPO") comprising fresh issue of 4,97,07,602 equity shares and offer for sale of 44,39,788 equity shares of face value Re. 1 each at an issue price of Rs. 171 per share. The Company's equity shares were listed on National Stock Exchange of India Limited and BSE Limited on May 08, 2026. Consequently, the paid-up equity share capital of the Company increased from Rs. 11.88 crore to Rs. 16.85 crore comprising 16,84,83,022 fully paid-up equity shares of Re. 1 each. Accordingly, the utilisation of Fresh Issue Proceeds of Rs. 850 crore up to September 30, 2026, are summarised below:

(Rs in crore)

Sr No.	Object(S)	Amount as per final offer document	Amount utilised up to September 30, 2026	Total unutilized amount as at the end of the reported period
1	Augmenting the capital base of our Subsidiary (Refer Note a)	637.50	637.50	-
2	General Corporate Purposes	156.59	151.70	4.89
3	Sub-Total (1+2)	794.09	789.20	4.89
4	Issue related expenses	55.92	44.92	10.99
5	Total (3+4)	850.00	834.12	15.88

Notes:

- The Company has invested in Equity Share Capital of its subsidiary amounting to Rs. 637.50 crore through right issue. The aforesaid amount of Rs. 637.50 crore is utilised by the subsidiary towards loan disbursements.
 - The unutilised IPO proceeds are parked in Current Accounts of the Company.
- The unaudited financial results of the Company's subsidiaries have been consolidated in accordance with Indian Accounting Standard 110-Consolidated Financial Statements.
 - The Group has applied its material accounting policies in the preparation of these financial results consistent with those followed in the annual audited consolidated financial statements for the year ended March 31, 2026.
 - The Statutory Auditors of the Company have conducted a limited review of the unaudited consolidated financial results for the quarter and half year ended September 30, 2026, pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 and have expressed unmodified conclusion in their review report.
 - The Company incorporated a wholly owned subsidiary, Invincible Minds Private Limited, on June 17, 2026, to undertake the business of distribution of mutual fund products and other financial products and services. The subsidiary has obtained registration from the Association of Mutual Funds in India (AMFI) as a Mutual Fund Distributor, enabling it to undertake the distribution of mutual fund products. Further, the subsidiary is in the process of filing an application with the Securities and Exchange Board of India (SEBI) to obtain the requisite registration for carrying on the business of stock broking and other related activities. The commencement of such activities shall be subject to receipt of the requisite regulatory approvals.



9. During the quarter ended September 30, 2026, Si Creva Capital Services Private Limited (Subsidiary of the Company) issued and allotted 32,500 Secured, Rated, Listed, Redeemable, INR Denominated, 11% Non-Convertible Debentures having a face value of Rs.1,00,000 each, aggregating to Rs. 325 crore, on a private placement basis. The Debentures were allotted on July 13, 2026, and were listed on BSE Limited on July 15, 2026.
10. The Board of Directors, at its meeting held on September 17, 2026, approved a preferential issue of up to 2,64,93,882 fully paid-up equity shares of the Company, aggregating up to INR 832.20 crore. The proposed preferential issue was subsequently approved by the shareholders by the requisite majority at the Extra-Ordinary General Meeting held on October 14, 2026. The Stock Exchanges granted in-principle approval for the proposed preferential issue on October 19, 2026, in accordance with the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2018. The Company has since realized the money aggregating to Rs 832.20 crore towards the proposed preferential issue from the allottee(s) against the aforesaid allotment made on October 23, 2026.
11. The Company's standalone turnover, profit before tax and profit after tax is as under:

(Rs in crore)

Sr No	Particulars	Quarter ended			Half Year ended		Year ended
		30-Sep-26	30-Jun-2026	30-Sep-25	30-Sep-2026	30-Sep 2025	31-Mar-26
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Audited)
1	Turnover	288.25	215.74	134.10	503.99	273.68	698.17
2	Profit before tax	96.01	69.45	18.65	165.45	56.03	192.08
3	Profit after tax	71.87	51.94	14.94	123.80	42.78	144.12

12. The Group is primarily engaged in the financial services business including financial technology solutions and corresponding lending. Accordingly, there are no separate reportable segments as per IND AS 108 Operating Segment.
13. During the half year ended September 30, 2026, no stock options were granted by the Company. However, 96,31,080 equity shares were allotted pursuant to the exercise of stock options under the Company's Employee Stock Option Plans ("ESOPs"). The Group has recognised share-based payment expense of Rs 11.44 crore for the half year ended September 30, 2026.
14. The figures for the half year ended September 30, 2025, have been extracted from the company's special purpose audited consolidated interim financial statements for the period ended September 30, 2025. The figures for the quarter ended September 30, 2025, are the balancing figures between the company's special purpose audited consolidated interim financial statements for the period ended September 30, 2025, and the figures of the quarter ended June 30, 2025, which has neither been subjected to audit nor limited review by the statutory auditors.
15. All the amounts included in the financial results are rounded off to the nearest crore, except per share data and unless stated otherwise. Further, due to rounding off, certain amounts are appearing as '0'.
16. The figures for the earlier periods have been regrouped/ reclassified wherever necessary to make them comparable with those of the current period.

For and on behalf of the Board of Directors,
OnEMI Technology Solutions Limited
(formerly known as OnEMI Technology Solutions Private Limited)

Ranvir Singh
Chairman, Director and Chief Executive Officer
DIN: 06673951
Place: Mumbai
Date: October 28, 2026



Independent Auditor's Limited Review Report on the unaudited Standalone Financial Results of OnEMI Technology Solutions Limited (formerly OnEMI Technology Solutions Private Limited) for the quarter and half year ended 30-Sep-2026, under Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To,
The Board of Directors,
OnEMI Technology Solutions Limited
(formerly OnEMI Technology Solutions Private Limited)

1. We have reviewed the accompanying statement of unaudited standalone financial results of OnEMI Technology Solutions Limited (formerly OnEMI Technology Solutions Private Limited) (hereinafter referred to as 'the Company'), for the quarter and half year ended 30-Sep-2026 (the 'Statement'), being submitted by the Company pursuant to the requirements of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'Listing Regulations'). We have initialed the statement of unaudited standalone financial results for identification purpose only.
2. The Statement which is the responsibility of the Holding Company's Management and approved by the Holding Company's Board of Directors, in its meeting held on 28-Oct-2026, has been prepared in accordance with the recognition criteria and measurement principles laid down in the Indian Accounting Standards ("Ind AS") 34 'Interim Financial Reporting' prescribed under Section 133 of the Companies Act, 2013 (the 'Act'), read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standards on Review Engagements (SRE) 2410, 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity' issued by the Institute of Chartered Accountants of India ('ICAI'). This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free from material misstatement. A review is limited primarily to inquiries of the Company persons responsible for financial and accounting matters and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted and procedures performed as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement prepared in accordance with the recognition and measurement principles laid down in the aforesaid Ind AS specified under Section 133 of the Act, as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the Listing Regulations, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement



CHOKSHI & CHOKSHI LLP**Chartered Accountants**

5. The figures for the half year ended 30-Sep-2025, have been extracted from the company's special purpose audited standalone interim financial statements for the period ended 30-Sep-2025. The figures for the quarter ended 30-Sep-2025 are the balancing figures between the special purpose interim financial statements prepared for IPO purpose for six months period ended 30-Sep-2025, and the figures of the quarter ended 30-Jun-2025, which have neither been audited nor subjected to limited review by the statutory auditors.

Our conclusion on the unaudited standalone financial results is not modified in respect of the above matter.

For Chokshi & Chokshi LLP

Chartered Accountants

Firm Registration No. 101872W/W100045



Amrith Thakker
Partner

M. No. 123069

UDIN: 26123069MCDKCC6614



Place: Mumbai

Date: 28-Oct-2026



OnEMI Technology Solutions Limited (Formerly known as OnEMI Technology Solutions Private Limited)

CIN : L72900MH2016PLC282573

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Telephone: +91 22 6947 5600, Email: compliance@kissht.com, Website: www.kissht.com

Statement of Unaudited Standalone Financial Results for the Quarter and Half Year ended September 30, 2026

Sr No.	Particulars	Quarter ended			Half Year ended		(Rs. in crore)
		30-Sep-26	30-Jun-2026	30-Sep-25	30-Sep-26	30-Sep-25	Year ended
		(Unaudited)	(Unaudited)	(Unaudited) Refer Note 12	(Unaudited)	(Audited) Refer Note 12	(Audited)
	Income						
1	Revenue from operations	288.25	215.74	134.10	503.99	273.68	698.17
2	Other income	14.75	11.57	10.02	26.32	17.69	36.13
3	Total Income (1+2)	303.00	227.31	144.12	530.31	291.37	734.30
4	Expenses						
	Employee benefits expenses	15.91	16.32	13.35	32.24	32.34	66.92
	Finance costs	0.47	0.51	0.80	0.98	1.53	3.19
	Depreciation and amortization	2.63	2.64	3.31	5.27	6.51	13.17
	Other expenses	187.98	138.39	108.01	326.37	194.96	458.94
5	Total expenses	206.99	157.86	125.47	364.86	235.34	542.22
6	Profit before tax (3-5)	96.01	69.45	18.65	165.45	56.03	192.08
	Tax expense:						
	(1) Current tax	25.53	22.13	(0.97)	47.66	23.37	58.96
	(2) (Excess)/Short Provision of tax for earlier years	-	-	0.01	-	0.01	0.02
	(3) Deferred tax	(1.39)	(4.62)	4.67	(6.01)	(10.13)	(11.02)
7	Total tax expense	24.14	17.51	3.71	41.65	13.25	47.96
8	Profit after tax for the period/year (6-7)	71.87	51.94	14.94	123.80	42.78	144.12
9	Other comprehensive income (OCI)						
	Items that will not be reclassified to profit or loss						
	(i) Re-measurement of defined benefit plan	0.07	(0.07)	0.01	0.01	0.04	(0.13)
	(ii) Income tax relating to items that will not be reclassified to profit or loss	(0.02)	0.02	(0.00)	(0.00)	(0.01)	0.03
10	Total other comprehensive income/ (loss) for the period/ year (net of tax)	0.05	(0.05)	0.01	0.01	0.03	(0.10)
11	Total comprehensive income for the period/year (8+10)	71.92	51.89	14.95	123.81	42.81	144.02
12	Paid up equity share capital (Face Value : INR 1/- per share)	17.81	16.85	5.41	17.81	5.41	11.88
13	Other equity excluding Revaluation Reserve						952.18
14	Earnings per Equity share* (face value of Rs. 1/- per equity share)						
	Basic (Rs.)	4.18	3.50	2.77	7.73	7.96	23.97
	Diluted (Rs.)	4.09	3.21	1.13	7.55	3.25	10.95

*Earnings per equity share for the quarter and half year ended are not annualised.

See accompanying notes to the Unaudited Standalone Financial Results



OnEMI Technology Solutions Limited (Formerly known as OnEMI Technology Solutions Private Limited)

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Notes to Unaudited Standalone Financial Results

1. Statement of Standalone Assets & Liabilities

Particulars	As at 30 September 26 (Unaudited)	As at 31 March 26 (Audited)
ASSETS		
Non-current assets		
Property, plant and equipment	2.72	2.40
Right of use assets	12.66	16.68
Other Intangible assets	4.65	5.03
Intangible assets under development	7.63	6.30
Financial assets		
Investments	1,452.50	806.00
Other financial assets	102.07	61.87
Deferred tax assets (net)	24.42	18.40
Other non-current assets	2.38	19.23
Total non-current assets	1,609.03	935.91
Current assets		
Financial assets		
Trade receivables	219.75	98.38
Cash and cash equivalents	37.20	23.58
Bank balance other than cash and cash equivalents above	0.07	21.25
Other financial assets	298.69	34.85
Other current assets	10.34	16.49
Total current assets	566.05	194.55
TOTAL ASSETS	2,175.08	1,130.46
EQUITY AND LIABILITIES		
EQUITY		
a) Share capital	17.81	11.88
b) Instruments entirely equity in nature	-	-
c) Other equity	1,923.98	952.18
Total equity	1,941.79	964.06
LIABILITIES		
Non-current liabilities		
Financial liabilities		
Lease liabilities	7.60	8.76
Other financial liabilities	10.45	8.49
Provisions	4.52	4.10
Total non-current liabilities	22.57	21.35
Current liabilities		
Financial liabilities		
Lease liabilities	5.89	8.82
Trade payables		
(i) Total outstanding dues of micro enterprises and small enterprises	6.36	11.34
(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	53.60	39.39
Other financial liabilities	110.34	70.39
Other current liabilities	17.13	6.60
Provisions	1.81	0.70
Current tax liabilities (net)	15.59	7.81
Total current liabilities	210.72	145.05
TOTAL EQUITY AND LIABILITIES	2,175.08	1,130.46



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Notes to Unaudited Standalone Financial Results

2. Statement of Standalone Cash Flow

Particulars	Half Year ended 30 September 2026	Half Year ended 30 September 2025
	(Unaudited)	(Audited)
CASH FLOW FROM OPERATING ACTIVITIES :		
Profit before tax:	165.45	56.04
Adjustments :		
Depreciation and amortisation	5.27	6.51
Employee stock option expenses	2.03	6.35
Share based payment stock option	3.01	2.01
Provision for gratuity	0.51	0.34
Provision for leave encashment	0.34	0.26
(Profit)/loss on sale of assets (net)	-	(0.03)
Gain on termination/modification of lease	(0.20)	-
Interest on unwinding of security deposits	(0.33)	(0.32)
Provision on off balance sheet exposure	20.01	23.90
Interest expenses on lease liability	0.98	1.51
Interest income	(5.58)	(5.73)
Interest income on bank deposits	(5.05)	(2.47)
Operating profit before working capital changes	186.44	88.37
Working capital adjustments:		
(Increase)/decrease in trade receivables	(121.37)	21.44
(Increase)/decrease in other financial assets	(33.69)	(15.46)
(Increase) /decrease in other non current/current assets	19.99	(7.12)
Increase/(decrease) in trade payables	9.23	23.55
Increase/(decrease) in other financial liabilities	21.90	43.10
Increase/(decrease) in provisions	0.68	0.04
Increase/(decrease) in other non current/current liabilities	10.54	(9.91)
Cash generated/(used in) from operations	93.72	144.01
Less : Income taxes paid (net of refunds)	(39.88)	(25.93)
Net cash inflow/(outflow) from operating activities (A)	53.84	118.08
CASH FLOW FROM INVESTING ACTIVITIES :		
Interest income on bank deposits	5.05	2.47
Investment in subsidiary	(646.50)	(150.00)
Purchase/sale of Property, Plant & Equipment & Intangible Assets	(2.33)	(2.64)
Bank deposits with original maturity of more than 12 months	(82.49)	(49.54)
Bank deposits with original maturity of more than 3 months but less than 12 months	21.18	(0.01)
Net cash inflow/(outflow) from investing activities (B)	(765.09)	(199.72)
CASH FLOW FROM FINANCING ACTIVITIES :		
Proceeds from issue of equity and preference shares (including securities premium)	803.49	26.33
ESOP issued to employee of Subsidiary company	48.39	12.31
Interest received on loan to subsidiary company	5.58	5.73
Loan given to subsidiary company	(358.75)	(8.50)
Recovery of loan from subsidiary company	171.27	111.26
Payment of lease liability	(5.11)	(6.15)
Net cash inflow/(outflow) from financing activities (C)	664.87	140.98
NET INCREASE/(DECREASE) IN CASH AND BANK BALANCES (A+B+C)	13.62	59.34
Add : Cash and cash equivalents at beginning of the year	23.58	10.82
Cash and cash equivalents at end of the year	37.20	70.16
Cash and cash equivalents as per above comprise of the following		
Balance with banks:		
- In current accounts	37.20	30.16
- In bank deposits (with original maturity of less than 3 months)	-	40.00
Balance as per standalone statement of cash flows	37.20	70.16



NOTES TO UNAUDITED STANDALONE FINANCIAL RESULTS

3. The unaudited standalone financial results of the OnEMI Technology Solutions Limited (Formerly known as OnEMI Technology Solutions Private Limited) ("the Company") for the quarter and half year ended September 30, 2026 have been prepared in accordance with Indian Accounting Standards ("Ind AS") 34 'Interim Financial Reporting' as prescribed under section 133 of the Companies Act, 2013, read with Rule 3 of the Company (Indian Accounting Standards) Rules, 2015 and relevant amendment rules issued thereafter, and in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. These unaudited standalone financial results have been reviewed by the Audit Committee and thereafter approved by the Board of Directors at their respective meetings held on October 28, 2026.
4. During the half year ended September 30, 2026, the Company has completed an Initial Public Offering ("IPO") comprising fresh issue of 4,97,07,602 equity shares and offer for sale of 44,39,788 equity shares of face value Re. 1 each at an issue price of Rs. 171 per share. The Company's equity shares were listed on National Stock Exchange of India Limited and BSE Limited on May 08, 2026. Consequently, the paid-up equity share capital of the Company increased from Rs. 11.88 crore to Rs. 16.85 crore comprising 16,84,83,022 fully paid-up equity shares of Re. 1 each. Accordingly, the utilisation of Fresh Issue Proceeds of Rs. 850 crore up to September 30, 2026, are summarised below:

(Rs in crore)

Sr No.	Object(S)	Amount as per final offer document	Amount utilised up to September 30, 2026	Total unutilized amount as at the end of the reported period
1	Augmenting the capital base of our Subsidiary (Refer Note a)	637.50	637.50	-
2	General Corporate Purposes	156.59	151.70	4.89
3	Sub-Total (1+2)	794.09	789.20	4.89
4	Issue related expenses	55.92	44.92	10.99
5	Total (3+4)	850.00	834.12	15.88

Note:

- a) The Company has invested in Equity Share Capital of its subsidiary amounting to Rs. 637.50 crore through right issue. The aforesaid amount of Rs. 637.50 crore is utilised by the subsidiary towards loan disbursements.
- b) The unutilised IPO proceeds are parked in Current Accounts of the Company.
5. The Company has applied its material accounting policies in the preparation of these unaudited standalone financial results consistent with those followed in the annual audited standalone financial statements for the year ended March 31, 2026.
6. The Statutory Auditors of the Company have conducted a limited review of the unaudited standalone financial results for the quarter and half year ended September 30, 2026, pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 and have expressed an unmodified conclusion in their review report.
7. The Company incorporated a wholly owned subsidiary, Invincible Minds Private Limited, on June 17, 2026, to undertake the business of distribution of mutual fund products and other financial products and services. The subsidiary has



obtained registration from the Association of Mutual Funds in India (AMFI) as a Mutual Fund Distributor, enabling it to undertake the distribution of mutual fund products. Further, the subsidiary is in the process of filing an application with the Securities and Exchange Board of India (SEBI) to obtain the requisite registration for carrying on the business of stock broking and other related activities. The commencement of such activities shall be subject to receipt of the requisite regulatory approvals.

8. During the quarter ended September 30, 2026, Si Creva Capital Services Private Limited (Subsidiary) issued and allotted 32,500 Secured, Rated, Listed, Redeemable, INR Denominated, 11% Non-Convertible Debentures having a face value of Rs.1,00,000 each, aggregating to Rs. 325 crore, on a private placement basis. The Debentures were allotted on July 13, 2026, and were listed on BSE Limited on July 15, 2026.
9. The Board of Directors, at its meeting held on September 17, 2026, approved a preferential issue of up to 2,64,93,882 fully paid-up equity shares of the Company, aggregating up to INR 832.20 crore. The proposed preferential issue was subsequently approved by the shareholders by the requisite majority at the Extra-Ordinary General Meeting held on October 14, 2026. The Stock Exchanges granted in-principle approval for the proposed preferential issue on October 19, 2026, in accordance with the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2018. The Company has since realized the money aggregating to Rs 832.20 crore towards the proposed preferential issue from the allottee(s) against the aforesaid allotment made on October 23, 2026.
10. The Company is primarily engaged in the financial services business including financial technology solutions and corresponding lending. Accordingly, there are no separate reportable segments as per IND AS 108 Operating Segment.
11. During the half year ended September 30, 2026, no stock options were granted by the Company. However, 96,31,080 equity shares were allotted pursuant to the exercise of stock options under the Company's Employee Stock Option Plans ("ESOPs"). The Company has recognised share-based payment expense of Rs 2.03 crore for the half year ended September 30, 2026.
12. The figures for the half year ended September 30, 2025, have been extracted from the company's special purpose audited standalone interim financial statements for the period ended September 30, 2025. The figures for the quarter ended September 30, 2025, are the balancing figures between the company's special purpose audited standalone interim financial statements prepared for the period ended September 30, 2025, and the figures of the quarter ended June 30, 2025, which has neither been subjected to audit nor limited review by the statutory auditors.
13. All the amounts included in the financial results are rounded off to the nearest crore, except per share data and unless stated otherwise. Further, due to rounding off, certain amounts are appearing as '0'.
14. The figures for the earlier periods have been regrouped/ reclassified wherever necessary to make them comparable with those of the current period.

For and on behalf of the Board of Directors,
OnEMI Technology Solutions Limited
(formerly known as OnEMI Technology Solutions Private Limited)

Ranvir Singh
Chairman, Director and Chief Executive Officer
DIN: 06673951
Place: Mumbai
Date: October 28, 2026



Statement on Deviation or Variation for proceeds of Public Issue, Rights Issue, Preferential Issue, Qualified Institutions Placement							
Name of listed entity						OnEMI Technology Solutions Limited	
Mode of Fund Raising						Public Issues	
Description of mode of fund raising (Applicable in case of others is selected)						NA	
Date of Raising Funds						08-May-26	
Amount Raised						8500.00 million (Fresh Issue)	
Report filed for Quarter ended						30-Sep-26	
Monitoring Agency						Applicable	
Monitoring Agency Name, if applicable						Crisil Rating Limited	
Is there a Deviation / Variation in use of funds raised						No	
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders							
If Yes, Date of shareholder Approval							
Explanation for the Deviation / Variation							
Comments of the Audit Committee after review							
Comments of the auditors, if any						No comments	
Objects for which funds have been raised and where there has been a deviation, in the following table:							
Sr.	Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object	Remarks if any
Not Applicable							

Deviation or variation could mean:

- (a) Deviation in the objects or purposes for which the funds have been raised or
- (b) Deviation in the amount of funds actually utilized as against what was originally disclosed or
- (c) Change in terms of a contract referred to in the fund raising document i.e. prospectus, letter of offer, etc.

For and on behalf of the Board of Directors
OnEMI Technology Solutions Limited (formerly known as
OnEMI Technology Solutions Private Limited)

Ranvir Singh
Chairman, Director and Chief Executive Officer
DIN : 06673951
Place: Mumbai
Date : October 28, 2026



Annexure A

Disclosures as required under SEBI Master Circular No. HO/49/14/14(7)2025-CFD-POD2/II/3762/2026 dated January 30, 2026.

Sr. No.	Particulars	Details of Investment
1.	Name of the target entity, details in brief such as size, turnover etc;	<u>Name:</u> Si Creva Capital Services Private Limited ("Si Creva"); <u>Paid up share capital (March 31, 2026):</u> INR 9,99,97,930 (Indian Rupees Nine Crore Ninety-Nine Lakh Ninety-Seven Thousand Nine Hundred and Thirty only) <u>Net-worth as on March 31, 2026:</u> INR 1,231.98 crores <u>Turnover (FY 2025-26):</u> INR 1,541.33 crores
2.	Whether the acquisition would fall within related party transaction(s) and whether the promoter/ promoter group/ group companies have any interest in the entity being acquired? If yes, nature of interest and details thereof and whether the same is done at "arm's length;	Si Creva, being a wholly owned subsidiary of the Company, qualifies as a related party under Section 2(76) of the Companies Act, 2013. However, approval of the Audit Committee is exempt under Regulation 23(5) of SEBI Listing Regulations. The interest of the Promoters of the Company in Si Creva is as follows: - Mr. Ranvir Singh, Whole Time Director and Mr. Krishnan Vishwanathan, Managing Director & CEO of Si Creva, also serve as Executive Directors of the Company. Except as stated above, none of the Promoters, members of the Promoter Group, or Group Companies of the Company have any interest in Si Creva."

		The transaction is being undertaken as per the objects of the preferential issue as stated in the Private Placement offer letter of the Company and in the ordinary course of business and on an arm's length basis.
3.	Industry to which the entity being acquired belongs;	Financial Service Industry
4.	Objects and impact of acquisition (including but not limited to, disclosure of reasons for acquisition of target entity, if its business is outside the main line of business of the listed entity);	Pursuant to the objects of the Preferential Issue of the Company, it is proposed to utilise at least 75% of the proceeds from the preferential issue towards augmentation of the capital base of Si Creva, to meet its future capital requirements arising out of the growth of Si Creva's business.
5.	Brief details of any governmental or regulatory approvals required for the acquisition;	Not applicable
6.	Indicative time period for completion of the acquisition;	The investment will be made by the end of December 2026.
7.	Consideration - whether cash consideration or share swap or any other form and details of the same;	Cash consideration
8.	Cost of acquisition and/or the price at which the shares are acquired;	INR 6,24,14,94,972.24 (Indian Rupees Six Hundred Twenty -Four Crores Fourteen Lakhs Ninety Four Thousand Nine Hundred Seventy Two and Twenty Four paise only) comprising of 23,37,516 (Twenty-Three Lakh Thirty-Seven Thousand Five Hundred Sixteen) equity shares of face value of INR 10 (Indian Rupees Ten only) per Equity Share (" Equity Shares ") for cash at a price of INR 2,670.14 (Indian Rupees Two Thousand Six Hundred and Seventy and Fourteen Paise only) per Equity Share including premium of INR 2,660.14 (Indian Rupees Two Thousand Six Hundred and Sixty and Fourteen Paise only) per Equity Share.
9.	Percentage of shareholding / ~~control acquired~~ and / or number of shares acquired;	Si Creva is a wholly-owned subsidiary of the Company. It shall continue to remain the wholly owned subsidiary of the Company after the additional acquisition of 23,37,516 (Twenty-Three Lakh Thirty-Seven Thousand Five Hundred and Sixteen) equity shares at a price of INR 2,670.14 (Indian Rupees Two Thousand Six

		Hundred and Seventy and Fourteen Paise only) per equity share of Si Creva, on a rights basis.								
10.	Brief background about the entity acquired in terms of products/line of business acquired, date of incorporation, history of last 3 years turnover, country in which the acquired entity has presence and any other significant information (in brief).	<u>Brief background and Line of business:</u> Si Creva is a company incorporated under the Companies Act, 2013. It is a Middle Layer Non-Deposit taking Non-Banking Financial Company, having its presence in India. <u>Date of incorporation:</u> July 08, 2015 <u>History of last 3 years turnover of Si Creva is as follows:</u> <table><tr><th>Financial Year</th><th>Turnover (Rupees in crores)</th></tr><tr><td>2023-24</td><td>1295.21</td></tr><tr><td>2024-25</td><td>1092.48</td></tr><tr><td>2025-26</td><td>1,541.33</td></tr></table>	Financial Year	Turnover (Rupees in crores)	2023-24	1295.21	2024-25	1092.48	2025-26	1,541.33
Financial Year	Turnover (Rupees in crores)									
2023-24	1295.21									
2024-25	1092.48									
2025-26	1,541.33									