OnEMI Technology Solutions Limited | kissht

July 29, 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 in relation to the Unaudited Financial Results for the quarter ended June 30, 2026 of OnEMI Technology Solutions Limited ("Company")

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 in relation to the unaudited financial results for the quarter ended June 30, 2026.

The same is also being uploaded on the website of the Company at https://www.kissht.com/investor-relations/investor-meet.

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: 2026.07.29 21:41:42 +05'30'

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

Kissht delivers strong Q1FY27 performance with AUM at ₹8,001 Cr and PAT up 59% YoY to ₹95 Cr

Mumbai, 29th July 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 its unaudited consolidated and standalone financial results for the quarter ended June 30, 2026.

Q1 FY27 Performance Highlights

- **AUM** expanded **61% YoY and 13% QoQ to ₹8,001 Cr**, driven by continued portfolio expansion.
- **Cumulative customers served** crossed **12.25 Mn (+26% YoY)**
- **Profit After Tax (PAT) at ₹95 Cr**, up **59% YoY and 16% QoQ**.
- **RoAAUM at 5.05%** (annualised); **RoAE at 21.20%** (annualised).
- **Diluted EPS at ₹5.9** for the quarter (vs ₹4.5 in Q1FY26, +30% YoY); **Diluted BVPS at ₹123.4** as of Jun-26.

Portfolio Mix & Operating Metrics

- **AUM Mix (Secured / Unsecured):** PL (unsecured) at ₹7,384 Cr or **92.3% of AUM;** LAP (secured) at ₹617 Cr or **7.7% of AUM**, with scale-up expected to accelerate through the remaining quarters of FY27, and beyond.
- **AUM Mix (On-book / Off-book):** Off-book AUM at **₹4,284 Cr (53.6% of total)** across 8 partners under the off-book model, reflecting a capital-light, partnership-led origination model. 45+ active lending and co-lending partners.
- **Distribution:** 100% digital PL sourcing; LAP delivered through 101 branches across 8 states & UTs.

Asset Quality & Provisioning

- **GNPA (Stage 3) stood at 2.25%**, representing a 139 bps YoY improvement, with a modest 13 bps sequential increase, while continuing to reflect a strong portfolio quality trend.
- **NNPA at 0.36%** (+6 bps QoQ), continues to operate well below 50 bps, reflecting prudent provisioning discipline.
- **Stage 3 PCR at 84.13%**; ECL coverage on Stage 2 assets strengthened materially to **80.44%** (vs 75.58% in Q4FY26).
- **Collection Efficiency (DPD 30) at 96.82%**.

Capital Position & Deployment of IPO Proceeds

- **Net Worth at ₹2,245 Cr** (+107% YoY), ~4x since Mar-23, through retained earnings, organic profitability and the Initial Public Offering in May 2026; **CRAR at 40.2%** with Tier-1 at 39.2%; D/E at 0.91x.
- **Credit Rating: A-/Stable**
- **IPO completed and listed on NSE & BSE on May 8, 2026** — fresh issue of **₹850 Cr**, overall subscription of 9.9x (QIB 25.9x); listing premium of 11.7% over the upper price band.
- In line with the objects of the issue set out in the Prospectus, **approximately 75% of the primary issue proceeds (~₹637 Cr) has been infused as fresh equity into the NBFC subsidiary**, Si Creva Capital Services Private Limited, as of May 16, 2026.

Outlook & Guidance for FY27

- On track to achieve FY27 guidance, supported by the strong operating performance and disciplined execution.

Management Commentary

Mr. Ranvir Singh - Chairman, Director & CEO, Kissht, said:

"Q1FY27 marks a landmark quarter in Kissht's journey, as we successfully completed our listing on the NSE and BSE in May 2026 - the culmination of over a decade of building a technology-first lending franchise.

This milestone was matched by strong operating momentum, with AUM crossing ₹8,000 crore, up 61% YoY and 13% QoQ.

As a listed entity, we now carry forward the same underwriting and collections discipline that got us here, with a sharper focus on capital efficiency and shareholder value creation."

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 12.25 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.

Investor Relations: ir@kissht.com | Company Secretary: compliance@kissht.com| Website: www.kissht.com