

October 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 and half year ended September 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 and half year ended September 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: 2026.10.29
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**Shraddha Rajkumar Patangia
Company Secretary and Compliance Officer
Membership No.: A55210**

Kissht delivers strong Q2FY27 performance; AUM reached ₹9,317 Cr, PAT doubles YoY to ₹125 Cr

Mumbai, 28th October 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 and half year ended September 30, 2026.

Q2 FY27 Performance Highlights

- **AUM expanded 68% YoY and 16% QoQ to ₹9,317 Cr**, driven by continued portfolio expansion.
- **Cumulative customers served crossed 12.80 Mn (+22% YoY)**
- **Profit After Tax (PAT) at ₹125 Cr**, up **100% YoY and 32% QoQ**.
- **RoAAUM at 5.78%** (annualised); **RoAE at 21.65%** (annualised).
- **Diluted EPS at ₹7.1** for the quarter (vs ₹4.7 in Q2FY26, +51% YoY); **Diluted BVPS at ₹130.7** as of Sep-26.

Portfolio Mix & Operating Metrics

- **AUM Mix (Secured / Unsecured):** PL (unsecured) at ₹8,580 Cr or **92.1% of AUM**; LAP (secured) at ₹737 Cr or **7.9% of AUM**, with scale-up expected to continue through the remaining quarters of FY27, and beyond.
- **AUM Mix (On-book / Off-book):** Off-book AUM at **₹5,118 Cr (54.9% 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 107 branches across 9 states & UTs.

Asset Quality & Provisioning

- **GNPA (Stage 3) stood at 2.18%**, representing a 75 bps YoY and 7 bps QoQ improvement, reflecting strong portfolio quality.
- **NNPA at 0.34%** (-2 bps QoQ), continues to operate well below 50 bps, reflecting prudent provisioning discipline.
- **Stage 3 PCR at 84.55%**; ECL coverage on Stage 2 assets at **77.6%** (vs 59.6% in Q2FY26).
- **Collection Efficiency (DPD 30) at 97.12%**.

Capital Position

- **Net Worth at ₹2,377 Cr (+103% YoY)**, >4x since Mar-23, through retained earnings, organic profitability and the Initial Public Offering in May 2026; **CRAR at 34.8%** with Tier-1 at 33.7%; D/E at 0.94x.
- **Credit Rating:** A-/Stable (CRISIL and India Ratings); A/Stable (Acuite Ratings, upgraded from A-/Stable during the quarter).
- **Fundraise Post Quarter-End: Raised ₹832.2 Cr through a preferential issue**, with in-principle approval from BSE and NSE received on October 19, 2026.

Outlook & Guidance for FY27

- For FY27, **we expect AUM growth of 60%+**. **Credit cost** is expected to **decline by 15%+ YoY**. We continue to guide **GNPA below 2.25%** and expect **RoAE of 20%+**.

Management Commentary

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

"Q2FY27 was a quarter of strong growth, healthy returns and continued execution against our strategic priorities. AUM grew 68% YoY to ₹9,317 crore, with Return on Average AUM at 5.8%.

Our priorities remain unchanged: to grow sustainably without compromising credit quality and to deliver consistent, profitable returns over the long term. Disciplined underwriting, robust collections practices and a scalable, technology-led platform continue to underpin our performance. As we scale, we remain focused on strengthening the quality of our loan book while building a resilient business positioned for sustainable growth."

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 12.80 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.