

January 07, 2026

To
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street, Fort
Mumbai - 400001
BSE Scrip Code: 538772

Subject: Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements), 2015 ('SEBI Listing Regulations') - Business Update for Q3 FY2026

Dear Sir/ Ma'am,

Pursuant to Regulation 30 of SEBI Listing Regulations, we are enclosing herewith Business Update for the quarter ended December 31, 2025.

The aforesaid information is also being made available on the website of the Company i.e. www.niyogin.com

Yours truly,

For Niyogin Fintech Limited

Tashwinder Singh
MD & CEO
DIN: 06572282

Encl: a/a

Niyogin Fintech Limited

(CIN L65910TN1988PLC131102)

Regd. office: M.I.G 944, Ground Floor, TNHB Colony, 1st Main road, Velachery, Chennai, Tamil Nadu – 600042
Corporate office: Neelkanth Corporate IT Park, 311/312, 3rd Floor, Kiroli Road, Vidyavihar (w), Mumbai – 400086
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PRESS RELEASE

Business Update – Q3 FY2026

Mumbai, India | January 7, 2026

Niyogin Fintech Limited (BSE: 538772), a publicly listed fintech platform, today announced its performance update for the third quarter ended December 31, 2025.

Commenting on the Company's performance, Tashwinder Singh, CEO and Managing Director, Niyogin Fintech Limited said, *"During the quarter, we delivered resilient performance across our core businesses, supported by strong execution and traction in our platform-led offerings. In light of evolving conditions in select unsecured lending segments, we adopted a more cautious approach to loan disbursements while inking new partnerships to scale in the coming quarters. iServeU continued its strong momentum with robust revenue growth and an expanding order book. We continue to remain focused on disciplined profitable growth, portfolio quality, and long-term value creation."*

(Rs. Crores)	Q3 FY2026	Q3 FY2025	YoY (%)	Q2 FY2026	QoQ (%)
Gross Loan AUM	321.1	241.8	33%	340.5	-6%
IserveU Tech Net Revenue	19.5	10.2	91%	17.2	13%

The IserveU Tech Order book now stands at Rs. 620 Cr.

Please note that the numbers mentioned above are provisional and subject to approval of Audit Committee, Board of Directors and Statutory Auditors.

About Niyogin Fintech Limited

Niyogin Fintech Limited (BSE: 538772) caters to India's underserved MSMEs and is a B2B company that operates on a tech centric platform-based model, wherein it delivers 'Banking as a Service' or BaaS platforms and credit in both rural and urban India through a partnership-led strategy. Niyogin ties up with Business Correspondents, Banks and Neobanks/Fintechs to offer BaaS platforms, while it provides credit and other financial services through its Financial Professional network (or Chartered Accountants).

www.niyogin.com

For further details, please feel free to contact:

Investor Relations Niyogin Fintech Limited

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Disclaimer:

Please note that the numbers mentioned above as on December 31, 2025 are provisional numbers and is subject to approval of Audit Committee and Board of Directors and also Statutory Auditors. This press release may include statements of future expectations and other forward-looking statements based on management's current expectations and beliefs concerning future developments and their potential effects upon Niyogin and its subsidiaries/ associates. These forward-looking statements involve known or unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements. Forward-looking statements are provided to allow potential investors the opportunity to understand management's beliefs and opinions in respect of the future so that they may use such beliefs and opinions as one factor in evaluating an investment. These statements are not guarantees of future performance and undue reliance should not be placed on them. Important factors that could cause actual results to differ materially from our expectations include, amongst other: general economic and business conditions in India, our ability to successfully implement our strategy, our research and development efforts, our growth and expansion plans and technological changes, change in laws and regulations that apply to NBFCs, increasing competition in and the conditions of the NBFCs, changes in political conditions in India. Neither Niyogin, nor our Directors, or any of our subsidiaries/associates assume any obligation to update any particular forward-looking statement contained in this release. The Company undertakes no obligation to update forward-looking statements if circumstances or management's estimates or opinions should change except as required by applicable securities laws. The reader is cautioned not to place undue reliance on forward-looking statements.