niyogin

**August 08, 2025**

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

**Subject:** **Outcome of Board Meeting of the Company held on Friday, August 08, 2025**

**Reference:** **Intimation under Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations")**

Dear Sir/ Ma'am,

This is in reference to our letter dated July 30, 2025, it is hereby informed that the Board of Directors in its meeting held today i.e. Friday, August 08, 2025 has inter alia approved:

1. The Unaudited (Standalone & Consolidated) Financial Results for the quarter ended June 30, 2025 pursuant to Regulation 33 and Regulation 52 of SEBI Listing Regulations.

2. Appointment of Mr. Nitin Jaiswal (DIN: 11148525) as an Additional Director (Non-Executive and Independent) of the Company, not liable to retire by rotation, for a first term of five consecutive years, with effect from August 09, 2025, subject to approval of the shareholders of the Company.

   Pursuant to the BSE Circular No. LIST/COMP/14/2018-19 dated June 20, 2018, on the subject of enforcement of SEBI orders regarding appointment of Directors by listed companies, we hereby affirm that Mr. Nitin Jaiswal is not debarred from holding the office of director by virtue of any order of SEBI or any other such authority.

3. Creation of Charges, Mortgages, Hypothecation on the assets of the Company under Section 180(1)(a) of the Companies Act, 2013 as a security towards borrowings such that the outstanding amount of debt at any point of time does not exceed Rs. 300 crores (Rupees Three Hundred Crores only), subject to approval of the shareholders of the Company.

4. Appointment of M/s. Mitesh Shah & Co., Company Secretaries (Firm Registration Number P2025MH104700) as the Secretarial Auditors of the Company for a term of five consecutive years commencing from the financial year 2025-26 till 2029-30, subject to approval of the shareholders of the Company.

5. Alteration of Articles of Association of the Company for compliance with clause (e) of sub-regulation (1) of regulation 15 of the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993 (as amended or updated from time to time), pertaining to appointment of a person nominated by the

NIYOGIN FINTECH LIMITED

debenture trustee as a director on the Board of the Company, subject to approval of the shareholders of the Company.

6. Closure of Company's Register and Share Transfer Books with effect from Thursday, September 11, 2025 to Wednesday, September 17, 2025 (both days inclusive) for the purpose of the 37th Annual General Meeting of the Company.
7. Convening the 37th Annual General Meeting of the Company through Video-conferencing or Other Audio Visual Means (AVOM) facility on Wednesday, September 17, 2025 and to seek approval of the shareholders for the aforesaid matters.

The requisite disclosures as required under Regulation 30 read with Schedule III of the SEBI Listing Regulations read with SEBI Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024, are enclosed as Annexure "A" and Annexure "B" respectively.

The meeting of the Board of Directors commenced at 6:40 p.m. (IST) and concluded at 7:30 p.m. (IST).

The above information is also available on the website of the Company at www.niyogin.com

Kindly take the above information on record.

Thanking You,

Yours faithfully,
**For Niyogin Fintech Limited**

**Tashwinder Singh**
**MD & CEO**
**DIN: 06572282**

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**Details as per Regulation 30 of the SEBI Listing Regulations read with SEBI Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024**

**Annexure A**

| Sr. No. | Particulars | Details |
|---|---|---|
| 1 | Name | Mr. Nitin Jaiswal |
| 2 | Reason for Change viz. appointment, ~~resignation, removal, death or otherwise~~ | Appointment |
| 3 | Date of appointment~~/re-appointment/ cessation (as applicable)~~ & term of appointment/reappointment; | Appointed as an Independent Director for a term upto 5 (five) consecutive years i.e. from August 09, 2025 upto August 08, 2030, not liable to retire by rotation, subject to the approval by the shareholders of the Company. |
| 4 | Brief Profile (in case of appointment) | Mr. Nitin Jaiswal spent 27 years at Bloomberg, where he played a pivotal role in building its institutional and commercial presence across Asia-Pacific as part of the senior leadership team.<br><br>He formed AgeTech Leadership Labs (ALL) — a Think–Act–Lead Lab focused on building the Longevity Economy framework for the 8th Continent, the emerging home of Gen E. At its core is the AgeTech P2P Framework (Paradox to Perfection), designed to align policy, capital, innovation, institutions, and society — and to transform the current thinking around aging from a liability to be managed into an asset to be capitalized on.<br><br>Alongside his advisory roles, independent directorships, and his position on the advisory board of WAIPA, he continues to work on initiatives that connect Asian capital with regional opportunities.<br><br>Qualifications:<br>• B.Com Hons (Osmania University)<br>• Harvard Kennedy School (Public Policy and Leadership) |
| 5 | Disclosure of relationships between directors (in case of appointment of a director) | Mr. Nitin Jaiswal is not related to any of the directors of the Company. |

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**Annexure B**

| Sr. No. | Particulars | Details |
|---|---|---|
| 1 | Name | M/s. Mitesh Shah & Co., Company Secretaries |
| 2 | Reason for Change viz. appointment, ~~resignation, removal, death or otherwise~~ | Appointment of M/s. Mitesh Shah & Co., Company Secretaries (Firm Registration Number P2025MH104700) as the Secretarial Auditors of the Company |
| 3 | Date of appointment~~/re-appointment/ cessation (as applicable)~~ & term of appointment~~/reappointment~~; | The Board of Directors at their meeting held today viz. August 08, 2025 approved the appointment of M/s. Mitesh Shah & Co., Company Secretaries (Firm Registration Number P2025MH104700) as the Secretarial Auditors of the Company for a term of five consecutive years commencing from the financial year 2025-26 till 2029-30, subject to approval of the shareholders of the Company. |
| 4 | Brief Profile (in case of appointment) | M/s Mitesh Shah & Co., Company Secretaries is a trusted firm of Practising Company Secretaries committed to delivering strategic, research-driven, and customized corporate advisory solutions. They are specialized in Corporate Laws, Insolvency & Bankruptcy, Securities Laws, FEMA, Corporate Restructuring, Advisory, and Business Set-up Services - both Domestic and International. |
| 5 | Disclosure of relationships between directors (in case of appointment of a director) | Not Applicable |

NIYOGIN FINTECH LIMITED

**PIJUSH GUPTA & CO.**
Chartered Accountants

2nd Floor, MPD Tower
Golf Course Road, Sector-43
Gurugram-122002

**Independent Auditor's Review Report on Unaudited Standalone Financial Results of Niyogin Fintech Limited for the quarter ended June 30, 2025 pursuant to Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.**

To,
The Board of Directors of
Niyogin Fintech Limited

**INTRODUCTION**

1. We have reviewed the accompanying statement of Unaudited Standalone Financial Results of Niyogin Fintech Limited ('the Company') for the quarter ended June 30, 2025 ('the Statement') attached herewith, 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 ('Listing Regulations').

2. This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard, 'Interim Financial Reporting' ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder and other recognized 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.

**SCOPE OF REVIEW**

3. We conducted our review of the Statement in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India ('the ICAI'). This standard requires that we plan and perform the review to obtain moderate assurance as to whether financial results are free of material misstatements. A review consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures to financial data. 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. We have not conducted an audit and accordingly, we do not express an audit opinion.

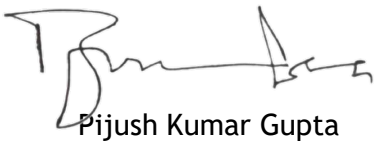
**CONCLUSION**

4. Based on our review conducted as stated in para 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited standalone financial results prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, prescribed under Section 133 of the Companies Act, 2013

PIJUSH GUPTA & CO. CHARTERED ACCOUNTANTS

read with relevant rules issued thereunder and other recognized accounting principles generally accepted in India has not disclosed the information required to be disclosed in terms of the Listing Regulation including the manner in which it is to be disclosed, or that it contains any material misstatement.

For Pijush Gupta & Co
Chartered Accountants
ICAI Firm Registration No. 309015E






Pijush Kumar Gupta
Partner
Membership No: 015139
UDIN: 25015139BMOZRB9830

Place: Kolkata
Date: August 08, 2025

**Niyogin Fintech Limited**
**CIN: L65910TN1988PLC131102**
**Registered Address: M.I.G 944, Ground Floor, TNHB Colony, 1st Main Road, Velachery, Chennai, Tamil Nadu - 600042**
**Corporate Address: Neelkanth Corporate IT Park, 311/312, 3rd Floor, Kirol Road, Vidyavihar (West), Mumbai - 400086**
**Website : www.niyogin.com**

## Statement of unaudited standalone financial results for the quarter ended 30 June 2025

(Rupees in Lakhs)

| Sr. No. | Particulars | Quarter ended | | | Year ended |
|---|---|---|---|---|---|
| | | 30-06-2025 Unaudited | 31-03-2025 Audited | 30-06-2024 Unaudited | 31-03-2025 Audited |
| 1 | **Revenue from operations** | | | | |
| | Interest income | 2,013.51 | 1,643.35 | 1,184.85 | 5,800.84 |
| | Fees and commission income | 463.49 | 648.78 | 391.63 | 1,719.30 |
| | Net gain on fair value changes | 41.54 | 35.26 | 21.17 | 97.66 |
| | Other operating income | 10.07 | 6.96 | 5.17 | 26.24 |
| | **Total revenue from operations** | **2,528.61** | **2,334.35** | **1,602.82** | **7,644.04** |
| 2 | Other income | 111.74 | 104.18 | 6.94 | 193.70 |
| 3 | **Total income (1+2)** | **2,640.35** | **2,438.53** | **1,609.76** | **7,837.74** |
| 4 | **Expenses** | | | | |
| | (a) Finance costs | 287.57 | 240.30 | 145.02 | 854.88 |
| | (b) Impairment on financial instruments | 265.13 | 275.82 | 202.77 | 945.71 |
| | (c) Fees and commission expenses | 1,327.40 | 1,277.50 | 694.41 | 3,794.91 |
| | (d) Employee benefits expenses | 530.93 | 584.76 | 581.79 | 2,241.09 |
| | (e) Depreciation, amortization and impairment | 24.71 | 15.02 | 24.73 | 102.49 |
| | (f) Others expenses | 144.78 | 277.88 | 207.58 | 876.83 |
| | **Total expenses** | **2,580.52** | **2,671.28** | **1,856.30** | **8,815.91** |
| 5 | **Profit/ (Loss) before exceptional items and tax (3-4)** | **59.83** | **(232.75)** | **(246.54)** | **(978.17)** |
| 6 | **Exceptional items** | | | | |
| 7 | **Profit/ (Loss) before tax (5-6)** | **59.83** | **(232.75)** | **(246.54)** | **(978.17)** |
| 8 | **Tax expense:** | | | | |
| | (a) Current tax | - | - | - | - |
| | (b) Deferred tax | - | - | - | - |
| 9 | **Profit/ (Loss) for the period/ year from continuing operations (7-8)** | **59.83** | **(232.75)** | **(246.54)** | **(978.17)** |
| 10 | **Profit/ (Loss) for the period** | **59.83** | **(232.75)** | **(246.54)** | **(978.17)** |
| 11 | **Other comprehensive income/ (loss)** | | | | |
| | (a) Items that will not be reclassified to profit or loss | | | | |
| | (i) Remeasurement of the defined benefit plans | - | (3.75) | - | 6.44 |
| | **Other comprehensive income/ (loss) (net of tax)** | - | **(3.75)** | - | **6.44** |
| 12 | **Total comprehensive income/ (loss) for the period (10+11)** | **59.83** | **(236.50)** | **(246.54)** | **(971.73)** |
| 13 | **Paid up equity share capital (Face value of Rs. 10)** | | | | 11,099.44 |
| 14 | **Other Equity** | | | | 24,190.48 |
| 15 | **Earnings per equity share ( Refer note no. 7)** | | | | |
| | (a) Basic (₹) | 0.05 | (0.23) | (0.26) | (1.01) |
| | (b) Diluted (₹) | 0.05 | (0.23) | (0.25) | (0.99) |

PIJUSH GUPTA & CO. CHARTERED ACCOUNTANTS

NIYOGIN FINTECH LIMITED MUMBAI

**Notes:**

1. The unaudited financial results of the Company have been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard (referred to as 'Ind AS') 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 Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'SEBI Listing Regulations'). Any application guidance/ clarifications/ directions issued by Reserve Bank of India ('RBI') or other regulators are implemented as and when they are issued/ applicable.
2. The above unaudited financial results have been reviewed by the Audit Committee and subsequently approved by the Board of Directors of the Company at its meeting held on 08th August 2025. The information presented above is extracted from the unaudited financial statements.
3. The standalone financial results for the quarter ended 30 June 2025 have been reviewed by the Statutory Auditors. The report thereon is unmodified.
4. The Company holds a management and macro- economic overlay on Expected Credit Loss of Rs. 240 lakhs as at 30 June 2025
5. During the quarter ended on 30 June 2025, the Company has issued and allotted an aggregate of 1,33,000 equity shares (for quarter ended 30 June 2024 - 7,500) pursuant to the exercise of options under the NFL - Employee Stock Option Plan 2018.
6. The wholly-owned subsidiary of the Company, Niyogin Finserv Limited has been incorporated with effect from January 28,2025, pursuant to the composite scheme of arrangement and amalgamation approved by the Board of Directors in the meeting held on January 31,2025
7. Earnings per share for the interim periods is not annualized.
8. The figures for the previous periods / year have been regrouped / rearranged wherever necessary to confirm to the current period / year presentation.

For and on behalf of the Board of Directors
**Niyogin Fintech Limited**

PIJUSH GUPTA & CO. CHARTERED ACCOUNTANTS

NIYOGIN FINTECH LIMITED MUMBAI

**Tashwinder Singh**
*Managing Director & CEO*
DIN : 06572282

Mumbai
08 August 2025

**PIJUSH GUPTA & CO.**
Chartered Accountants

2nd Floor, MPD Tower
Golf Course Road, Sector-43
Gurugram-122002

**Independent Auditor's Review Report on Unaudited Consolidated Financial Results of Niyogin Fintech Limited for the quarter ended June 30, 2025 pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.**

To
The Board of Directors of
Niyogin Fintech Limited

## INTRODUCTION

1. We have reviewed the accompanying statement of Unaudited Consolidated Financial Results of Niyogin Fintech Limited ('the Company') and its subsidiaries, (the Company and its subsidiaries together referred to as the 'Group') for the quarter ended June 30, 2025 ('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 ('Listing Regulations').

2. This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard, 'Interim Financial Reporting' ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder and other recognized 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.

## SCOPE OF REVIEW

3. We conducted our review of the Statement in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India ('the ICAI'). This standard requires that we plan and perform the review to obtain moderate assurance as to whether financial results are free of material misstatements. A review consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures to financial data. 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. We have not conducted an audit and accordingly, we do not express an audit opinion.

PIJUSH GUPTA & CO. CHARTERED ACCOUNTANTS

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33 (8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.

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

| S.no | Name of the Company | Relationship |
|---|---|---|
| 1. | Niyogin Fintech Limited | Holding Company |
| 2. | Iserveu Technology Private Limited | Subsidiary |
| 3. | Investdirect Capital Services Private Limited | Subsidiary |
| 4. | MoneyMAp Investment Advisors Private Limited | Wholly owned subsidiary of Investdirect Capital Services Private Limited |
| 5. | Niyogin AI Private Limited | Subsidiary |
| 6. | Niyogin Finserv Limited | Subsidiary |

**CONCLUSION**

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 Ind AS 34, prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other recognized accounting principles generally accepted in India has not disclosed the information required to be disclosed in terms of the Regulation 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 information of two subsidiaries and one step down subsidiary included in the accompanying unaudited consolidated financial results, whose interim financial information reflects total revenues of Rs. 5,943.48 lakhs, net loss after tax of Rs 67.67 lakhs and total comprehensive loss of Rs. 67.67 lakhs for the quarter ended June 30, 2025 respectively, as considered in the unaudited consolidated financial results. These interim financial information have been reviewed by other auditors whose reports have been furnished to us by the Management of the Company and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries, is based solely on the reports of the other auditors and the procedures performed by us as stated in paragraph 3 above. Our conclusion on the Statement is not modified in respect of this matter.

7. This statement includes the financial results of two subsidiaries which has been reviewed by the statutory auditors, whose financial results reflects total revenue of Rs.



28.94 lakhs, total net loss after tax Rs. 101.99 lakhs and total comprehensive loss of Rs. 101.99 lakhs for the quarter ended 30th June 2025, as considered in the statement.

For Pijush Gupta & Co
Chartered Accountants
ICAI Firm Registration No. 309015E




Pijush Kumar Gupta
Partner
Membership No: 015139
UDIN: 25015139BMOZRC2923
Place: Kolkata
Date: August 08, 2025

**Niyogin Fintech Limited**
**CIN: L65910TN1988PLC131102**
**Registered Address: M.I.G 944, Ground Floor, TNHB Colony, 1st Main Road, Velachery, Chennai, Tamil Nadu- 600042**
**Corporate Address: Neelkanth Corporate IT Park, 311/312, 3rd Floor, Kirol Road, Vidyavihar (West), Mumbai - 400086**
**Website : www.niyogin.com**

**Statement of unaudited consolidated financial results for the quarter ended 30 June 2025**

**(Rupees in Lakhs)**

| Sr. No. | Particulars | Quarter ended | | | Year ended |
|---|---|---|---|---|---|
| | | 30-06-2025 Unaudited | 31-03-2025 Audited | 30-06-2024 Unaudited | 31-03-2025 Audited |
| 1 | **Revenue from operations** | | | | |
| | Interest income | 2,032.76 | 1,660.92 | 1,245.12 | 5,945.72 |
| | Fees and commission Income | 2,327.01 | 2,676.79 | 3,211.85 | 13,304.82 |
| | Sales of Products | 1,016.55 | 1,149.33 | 381.19 | 3,571.12 |
| | Net gain on fair value changes | 46.02 | 43.33 | 24.66 | 117.84 |
| | Other operating income | 2,753.14 | 1,454.51 | 176.54 | 7,458.34 |
| | **Total revenue from operations** | **8,175.48** | **6,984.88** | **5,039.36** | **30,397.84** |
| 2 | Other income | 438.58 | 226.49 | 40.18 | 504.02 |
| 3 | **Total income (1+2)** | **8,614.06** | **7,211.37** | **5,079.54** | **30,901.86** |
| 4 | **Expenses** | | | | |
| | (a) Purchases of Stock in trade | 896.23 | 931.59 | 515.96 | 2,628.49 |
| | (b) Changes in Inventories | (201.84) | (156.54) | (165.76) | (141.14) |
| | (c) Fees and commission Expenses | 2,900.13 | 2,882.57 | 3,224.82 | 13,891.84 |
| | (d) Finance costs | 415.21 | 329.73 | 240.66 | 1,243.16 |
| | (e) Impairment on financial instruments | 349.56 | 222.10 | 250.12 | 791.16 |
| | (f) Employee benefits expenses | 1,129.99 | 1,326.54 | 1,208.79 | 4,751.49 |
| | (g) Depreciation, amortization and impairment | 232.63 | 233.37 | 219.41 | 953.67 |
| | (h) Others expenses | 2,968.06 | 1,752.48 | 572.52 | 9,009.79 |
| | **Total expenses** | **8,689.97** | **7,521.84** | **6,066.52** | **33,128.46** |
| 5 | **Profit / (Loss) before exceptional items and tax (3-4)** | **(75.91)** | **(310.47)** | **(986.98)** | **(2,226.60)** |
| 6 | **Exceptional items** | | | - | |
| 7 | **Profit / (Loss) before tax (5-6)** | **(75.91)** | **(310.47)** | **(986.98)** | **(2,226.60)** |
| 8 | **Tax expense:** | | | | |
| | (a) Current tax | - | - | - | - |
| | (b) Deferred tax | 109.35 | (553.06) | (2.64) | (569.01) |
| | (c)Tax Adjustment of earlier year | - | (24.87) | - | (24.87) |
| | | **109.35** | **(577.93)** | **(2.64)** | **(593.88)** |
| 9 | **Profit / (Loss) for the period/ year from continuing operations (7-8)** | **(185.26)** | **267.46** | **(984.34)** | **(1,632.72)** |
| 10 | Profit / (loss) from discontinued operations | - | - | - | - |
| 11 | Tax expenses of discontinued operations | - | - | - | - |
| 12 | **Profit / (loss) from discontinued operations (after tax) (10-11)** | - | - | - | - |
| 13 | **Profit / (Loss) for the period/ year (9+12)** | **(185.26)** | **267.46** | **(984.34)** | **(1,632.72)** |
| 14 | **Other comprehensive income/ (loss)** | | | | |
| | (i) Items that will not be reclassified to profit or loss | - | | | |
| | (a) Remeasurement of the defined benefit plans | | (4.43) | - | 5.76 |
| | b) Income tax relating to items that will not be reclassified to profit or loss | - | - | - | - |
| | **Other comprehensive income/ (loss) (a+b)** | - | **(4.43)** | - | **5.76** |
| 15 | **Total comprehensive profit / (loss) for the period/ year (13+14)** | **(185.26)** | **263.03** | **(984.34)** | **(1,626.96)** |
| 16 | **Profit/ (Loss) is attributable to:** | | | | |
| | Owners of the Company | (151.65) | (33.17) | (648.89) | (1,588.83) |
| | Non-controlling interest | (33.61) | 300.63 | (335.45) | (43.89) |
| 17 | **Other comprehensive income/ (loss) is attributable to:** | | | | |
| | Owners of the Company | - | (4.43) | - | 5.76 |
| | Non-controlling interest | - | - | - | - |
| 18 | **Total comprehensive income/ (loss) is attributable to:** | | | | |
| | Owners of the Company | (151.65) | (37.60) | (648.89) | (1,583.07) |
| | Non-controlling interest | (33.61) | 300.63 | (335.45) | (43.89) |
| 19 | **Paid up equity share capital (Face value of Rs. 10)** | | | | 11,099.44 |
| 20 | **Other Equity** | | | | 21,193.05 |
| 21 | **Earnings per equity share ( Refer note no. 8)** | | | | |
| | (a) Basic (₹) | (0.14) | (0.02) | (0.68) | (1.64) |
| | (b) Diluted (₹) | (0.14) | (0.02) | (0.67) | (1.63) |

PIJUSH GUPTA & CO CHARTERED ACCOUNTANTS

NIYOGIN FINTECH LIMITED MUMBAI

**Notes:**

1 The unaudited consolidated financial results of Niyogin Fintech Limited (the 'Company') and its subsidiaries (collectively referred to as the 'Group') have been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard (referred to as 'Ind AS') 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 Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'SEBI Listing Regulations'). Any application guidance/ clarifications/ directions issued by Reserve Bank of India ('RBI') or other regulators are implemented as and when they are issued/ applicable.

2 The unaudited consolidated results include the unaudited financial results of its Subsidiary Companies, Iserveu Technology Private Limited, Niyogin AI Private Limited, Niyogin Finserv Limited and consolidated financial results of InvestDirect Capital Services Private Limited ('InvestDirect'), which includes MoneyMap Investment Advisors Private Limited (100% Subsidiary of InvestDirect).

3 The above unaudited consolidated financial results have been reviewed by the Audit Committee and subsequently approved by the Board of Directors of the Company at its meeting held on 08 August 2025. The information presented above is extracted from the unaudited financial statements.

4 The consolidated financial results for the quarter 30 June 2025 have been reviewed by the Statutory Auditors. The report thereon is unmodified.

5 The Company holds a management and macro- economic overlay on Expected Credit Loss of Rs. 240 Lakh as at 30 June 2025.

6 During the quarter ended on 30 June 2025, the Company has issued and allotted an aggregate of 1,33,000 equity shares (for quarter ended 30 June,2024-7500) pursuant to the exercise of options under the NFL - Employee Stock Option Plan 2018.

7 The wholly-owned subsidiary of the Company, Niyogin Finserv Limited has been incorporated with effect from January 28,2025, pursuant to the composite scheme of arrangement and amalgamation approved by the Board of Directors in the meeting held on January 31,2025

8 Earnings per share for the interim periods is not annualized.

9 The figures for the previous periods / year have been regrouped / rearranged wherever necessary to conform to the current period / year presentation.

For and on behalf of the Board of Directors
**Niyogin Fintech Limited**

**Tashwinder Singh**
*Managing Director & CEO*
DIN : 06572282

Mumbai
08 August 2025