

April 5, 2026

To,

BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400001**National Stock Exchange of India Limited,**
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra (E),
Mumbai – 400051**Scrip Code: 544699****Symbol: AYE****Sub: Disclosure under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 – Business update for the quarter & year ended March 31, 2026**

Dear Sir/Ma'am,

Pursuant to Regulation 30 read with Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 or any other applicable provisions/ regulation, if any, we hereby submit business highlights for the quarter and year ended March 31, 2026 as **Annexure-1** appended herewith.

The information presented herein is provisional and subject to review by the Statutory Auditors of the Company and approval from the Audit Committee and Board of Directors.

A copy of this letter will be uploaded on the website of the Company at www.ayefin.com.

This is for your information, records and appropriate dissemination.

Thanking You.

Yours faithfully,
For Aye Finance Limited
(formerly known as Aye Finance Private Limited)

(Vipul Sharma)
Company Secretary, Compliance Officer & CCO
M. No.: A27737

Encl.: a/a

Key Business Highlights for the quarter and year ended March 31, 2026

1. Loan Portfolio

Amount is in Cr

Particulars	FY26	FY25	Annual Growth	Q4FY26	Q3FY26	QoQ Growth
AUM	7,044	5,534	27%	7,044	6,356	11%
Disbursement	5,169	4,291	20%	1,655	1,310	26%

AUM and disbursements grew 27% and 20% respectively in FY26 over FY25

2. Asset Quality

Particulars	Oct 25	Nov 25	Dec 25	Jan 26	Feb 26	Mar 26
PAR X	8.03%	7.93%	7.64%	7.49%	7.25%	6.88%
1 – 90 DPD (in Cr)	175	165	157	148	143	132
1 – 90 DPD (%)	2.87%	2.65%	2.48%	2.27%	2.12%	1.87%
GNPA	-	-	4.94%	-	-	4.77%

PAR X is total overdue (all DPD buckets)

Continued improvement in Asset quality:

- PAR X reduced by 115 bps since Oct'25.
- DPD (1-90) reduced in absolute amounts and was 1.87% as of Mar'26.
- GNPA in Q4FY26 reduced by 17 bps to 4.77%.

3. Collection Efficiency

Collection Efficiency	Oct 25	Nov 25	Dec 25	Jan 26	Feb 26	Mar 26
Non-OD CE%	99.1%	99.2%	99.3%	99.3%	99.4%	99.5%
Bucket 1 CE%	51.8%	55.0%	58.0%	57.1%	59.8%	62.5%

Bucket 1 refers to overdue cases below 30 DPD

Asset quality improvement was supported by sustained MoM improvement in collection efficiency.

Mar 26 collection efficiency registered highest levels for FY26 and was 99.5% for Non-OD and 62.5% for Bucket 1.

4. Non OD Collection Efficiency - Top 3 states (contributing 43% of the AUM)

Collection Efficiency	Oct 25	Nov 25	Dec 25	Jan 26	Feb 26	Mar 26
Bihar	99.2%	99.2%	99.3%	99.4%	99.4%	99.5%

Collection Efficiency	Oct 25	Nov 25	Dec 25	Jan 26	Feb 26	Mar 26
UP	99.2%	99.3%	99.4%	99.4%	99.4%	99.5%
Rajasthan	99.2%	99.2%	99.3%	99.4%	99.6%	99.7%

Improvement in Collection Efficiency was also seen in the top 3 states for our portfolio.

Further Management Commentary

- FY26 ended with annual growth of 27% in AUM along with improving Collection Efficiency trends and lowering PAR and GNPA levels.
- Our DPD (1-90) was 1.87% as on 31 Mar 26, reflecting improving market conditions for fresh loans in our business segment.
- With a well diversified portfolio across 18 states and 3 UTs, the impact of stress in any state has had minimal impact in FY26, on our portfolio.
- The granular grassroots lending portfolio diversified across 70+ business clusters has so far been insulated from recent tariff and energy emergencies. We continue to proactively monitor the situation.