

**April 6, 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: Press Release**

Dear Sir/ Madam,

Pursuant to Regulation 30 read with Schedule III of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith Press Release titled “**Aye Finance Delivers Strong FY26 Performance**” which is self-explanatory.

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**

## AYE FINANCE DELIVERS STRONG FY26 PERFORMANCE

### AUM Surges 27% to ₹7,044 Crore, Asset Quality Improves

*Robust disbursement growth, improving asset quality and record-high collection efficiency mark a resilient year*

**Gurugram, April 6, 2026:** Aye Finance Ltd., a leading NBFC focused on lending to micro-enterprises, announced its provisional business performance for the quarter and year ended March 31, 2026. The Company reported strong growth, better asset quality, and stable operations during the year.

The Company's Assets Under Management (AUM) grew by 27% YoY to ₹7,044 crore in FY26, compared to ₹5,534 crore in FY25. Disbursements increased by 20% YoY to ₹5,169 crore, showing continued demand from small businesses. In Q4 FY26, disbursements rose by 26% compared to the previous quarter to ₹1,655 crore.

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

#### Loan Portfolio

*Amount is in Crore*

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%

Aye Finance also saw steady improvement in asset quality. PAR X reduced by 115 basis points between October 2025 and March 2026, while GNPA came down to 4.77% in Q4 FY26. The 1-90 DPD ratio improved to 1.87% as of March 2026, showing better repayment by customers and improving business conditions.

Collection efficiency remained strong during the year and reached its highest level in March 2026. Non-overdue (Non-OD) collection efficiency stood at 99.5%, while Bucket 1 (under 30 days overdue) improved to 62.5%, supported by steady month-on-month improvement. Key states like Bihar, Uttar Pradesh, and Rajasthan also showed strong repayment trends.

The Company's portfolio is well spread across 18 states and 3 union territories, along with presence in more than 70 business clusters. This wide presence has helped reduce risks and maintain stability even in changing market conditions.

Commenting on the performance, **Mr. Sanjay Sharma, Managing Director, Aye Finance Ltd.**, said: "We have closed FY26 on a strong note, with good growth in AUM and disbursements, along with clear improvement in our asset quality. Better collection efficiency and lower delinquencies show the strength of our customers as well as our disciplined approach to lending and risk management. We have built a well-diversified portfolio that continues to give us stability, even during uncertain times. As we enter the new financial year, our focus is on growing in a steady and responsible way. We will continue to use technology and data to reach more micro-enterprises and support their growth, while building a strong and sustainable business."

**About Aye Finance Ltd**

Aye Finance is a non-banking financial company – middle layer (“NBFC-ML”) focused on providing loans to micro-scale MSMEs across India. Aye offers a range of business loans for working capital and business expansion needs, against hypothecation of working assets or against security of property to customers across manufacturing, trading, service and allied agriculture sectors. Aye is among the leading non-banking financial companies providing business loans to the largely underserved micro-scale enterprises in India, across 18 states and 3 union territories, with assets under management (“AUM”) of ₹ 6,356 Crores as of December 2025. Aye offers small-ticket business loans with an average ticket size (“ATS”) on disbursement of ₹ 0.18 million to micro enterprises. The Company’s expertise in underwriting business cash flows of a variety of business clusters has enabled it to maintain stable credit costs and to profitably scale up its operations

**For more information, please contact:**

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