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.

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