



NOVUS LOYALTY LIMITED

INVESTOR PRESENTATION

October 2026



Safe Harbour

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INDEX

	COMPANY OVERVIEW	04
	BUSINESS MODEL	10
	AI, TECHNOLOGY & PRODUCT INNOVATION	16
	INDUSTRY OVERVIEW & MARKET OPPORTUNITY	22
	CLIENTELE & ENTERPRISE CASE STUDIES	24
	STRATEGIC EXPANSION, PROPOSED ACQUISITION & GROWTH OUTLOOK	29
	FINANCIAL OVERVIEW	35

COMPANY OVERVIEW



STRATEGIC & CORPORATE OVERVIEW

COMPANY OVERVIEW

Building Intelligent Loyalty Infrastructure for Enterprise Engagement



Novus Loyalty is an enterprise loyalty and engagement technology company enabling Banks, Fintechs, Retailers, Healthcare companies and large enterprises to acquire, engage, retain and reward customers through integrated loyalty, rewards and customer engagement solutions.



The Company's platform connects with enterprise systems, processes customer, transactional and behavioral data, and enables enterprises to deliver rewards, benefits, personalized engagement and loyalty experiences at scale.



LEADERSHIP

Meet The Experts Behind Novus Loyalty



Deepak Singh Tomar
CEO

Qualification: Bachelor of Technology (B.Tech) in Computer Engineering.

Deepak Singh Tomar brings over **20 years of experience** in the **IT and technology services industry**, with expertise in **software development, product engineering and loyalty solutions**. His entrepreneurial journey has been marked by the development of **innovative technology platforms** and **proprietary intellectual property** in the loyalty space, including the successful development and sale of a loyalty technology solution to a US-based company.

Oversees project execution, delivery standards, technology teams, process optimization, and operational management across domestic & global client geographies.



Sweta Singh
Whole-Time Director

Qualifications: Bachelor of Engineering (B.E.) in Electronics and Instrumentation Engineering from IET, and has **20 years of technology industry experience**.

Oversees **multiple projects, teams, and clients across diverse domains and geographies**, contributing significantly by implementing best practices, streamlining processes, and fostering skill development.



Vibhore Rastogi
Executive Director & CFO

Qualifications: Holds a BCA (2003) and PGDBM in Marketing & International Business from NDIM (2006). Brings over **14 years of banking and finance experience** (including a prior background at **Yes Bank**)

Overseeing financial governance, compliance, budgeting, and statutory compliance

BUSINESS HEADS



Satyam Kumar
Product Head



Ranjan Sharma
VP Sales



Neeraj Solanki
Marketing Head

A strong team of 75–80 technology professionals, supported by 20–25 marketing professionals, driving innovation and market growth.

NOVUS AT A GLANCE

Enterprise Scale. Intelligent Engagement. Multiple Monetisation Engines.



100+

Enterprise Customers Served

Trusted by leading Banks, Fintechs, Retailers and enterprises across multiple industries.



5Cr+

Consumers on Platform

Serving a large and growing digital consumer ecosystem through enterprise loyalty and engagement programs.



100 Cr+

Transactions / Month

High-volume transaction processing capability supporting enterprise-scale loyalty programs.



AI-FIRST

Engagement Platform

AI-powered personalisation, predictive intelligence and automated customer engagement embedded within the platform.



PAN-INDIA

Operational Presence

Strong domestic operating and enterprise network with an expanding international footprint.



MULTI-INDUSTRY

Enterprise Applications

BFSI | Fintech | Retail | Hospitality | Healthcare | Enterprise

An enterprise-grade loyalty platform combining technology infrastructure, rewards commerce, merchant engagement and AI-driven personalisation to help enterprises build scalable customer retention ecosystems.

OUR JOURNEY



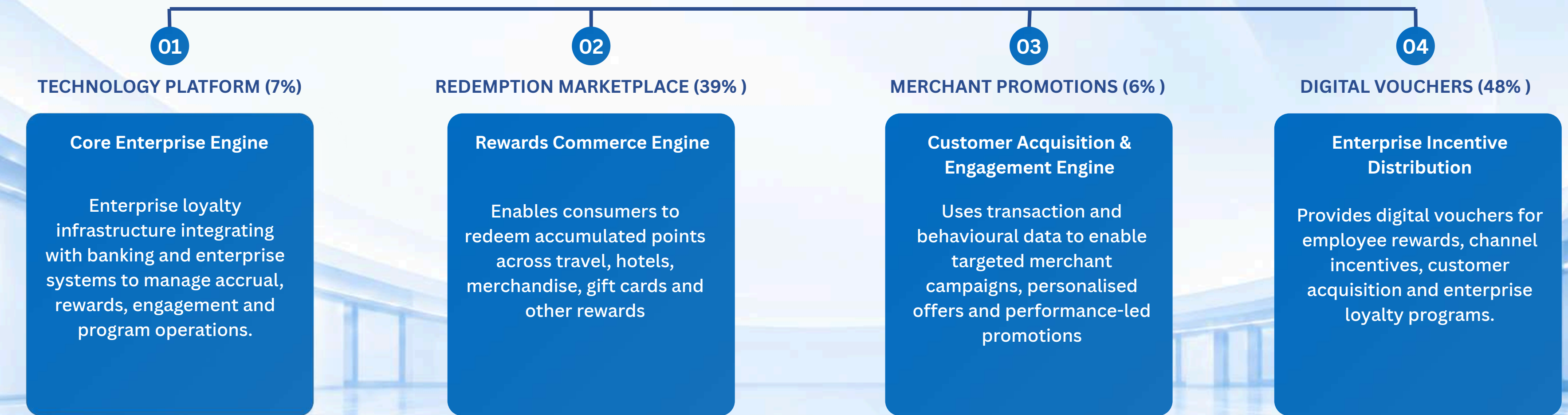
BUSINESS MODEL



FOUR REVENUE VERTICALS

ONE TECHNOLOGY PLATFORM. FOUR MONETISATION ENGINES.

Novus operates across four interconnected revenue verticals: Technology, Redemptions, Merchant Promotions and Digital Vouchers.

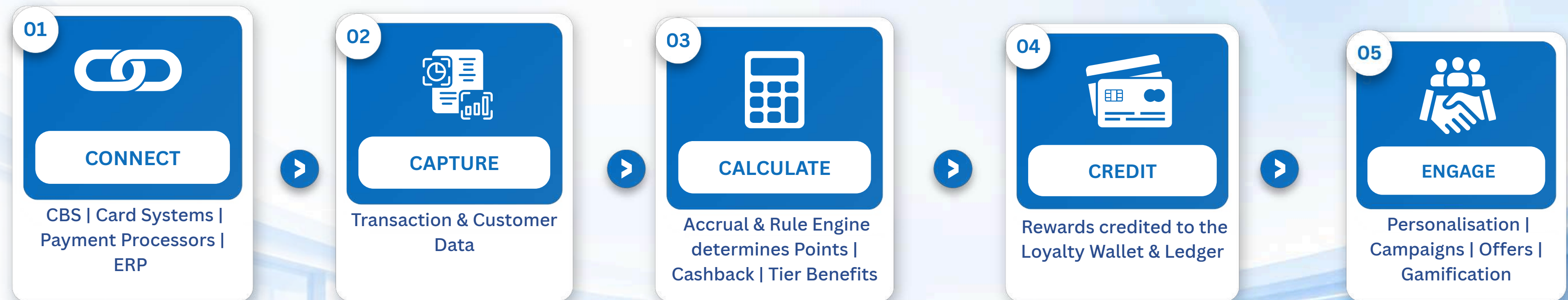


VERTICAL 1 – TECHNOLOGY

THE TECHNOLOGY ENGINE POWERING ENTERPRISE LOYALTY

Novus connects with enterprise systems to capture transactions, apply loyalty rules and automatically credit rewards to customers.

HOW IT WORKS?



DEPLOYMENT MODELS

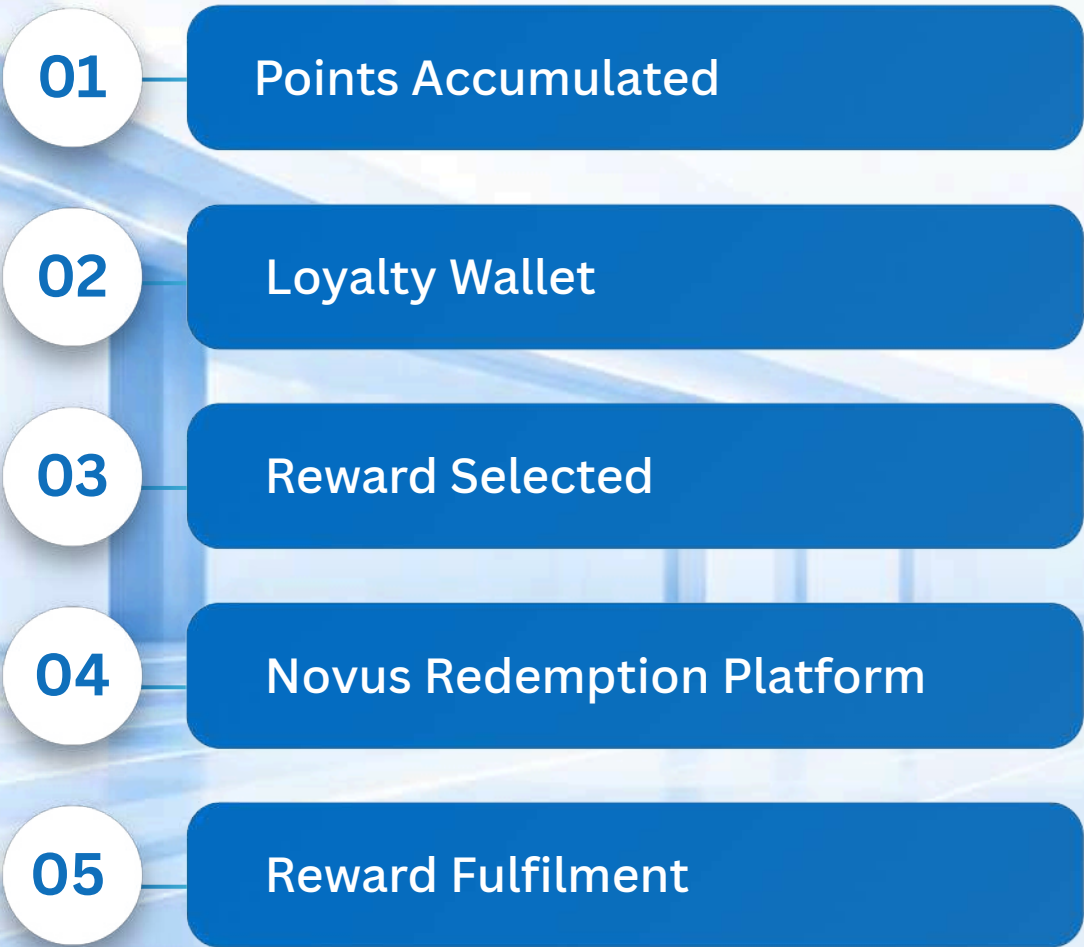


VERTICAL 2 – REDEMPTION MARKETPLACE & REWARDS COMMERCE

CONVERTING ACCUMULATED REWARDS INTO REAL-WORLD VALUE

Novus enables customers to redeem loyalty points across travel, vouchers, merchandise and other reward categories through its redemption marketplace.

REDEMPTION PROCESS



DUAL MONETISATION MODEL



DUAL MONETISATION

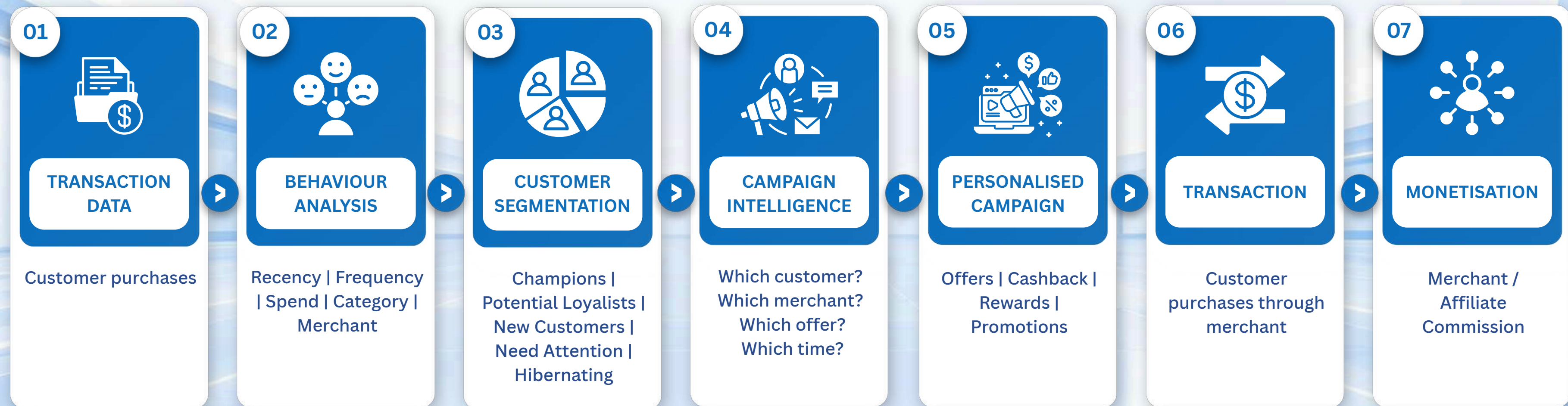
Wholesale / Inventory Margin + Redemption / Convenience Fee = Redemption Revenue

VERTICAL 3 - MERCHANT MONETISATION & CAMPAIGN ENGINE

CONVERTING TRANSACTION INTELLIGENCE INTO MERCHANT VALUE

Novus enables merchants to create targeted promotional campaigns using customer transaction and behavioural data. The RFM - Recency, Frequency and Monetary analysis is designed for targeted campaigns and improves merchant sales and customer engagement.

THE MERCHANT INTELLIGENCE LOOP



VERTICAL 4: DIGITAL VOUCHERS & CORPORATE INCENTIVES

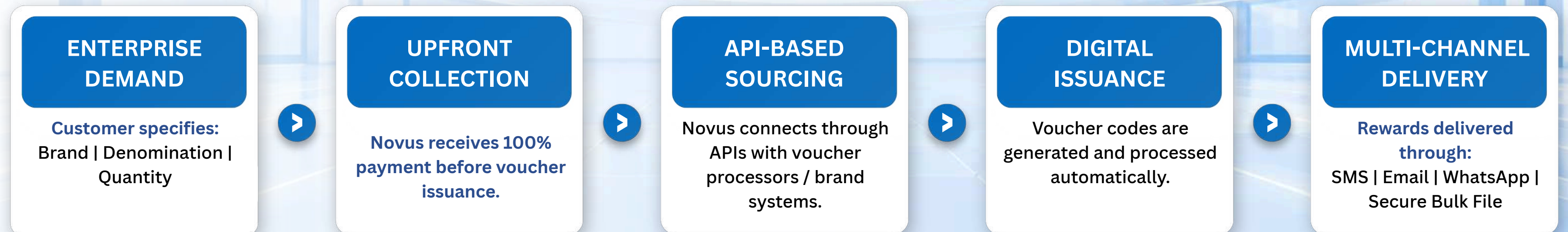
DIGITAL REWARD DISTRIBUTION AT ENTERPRISE SCALE

Novus operates as an enterprise B2B aggregator and distributor, connecting its customers with a broad ecosystem of consumer brands through digital voucher infrastructure.

KEY USE CASES



HOW THE DIGITAL VOUCHER MODEL WORKS?



A 5–7% blended gross margin for the applicable digital voucher business.

A.I TECHNOLOGY & PRODUCT INNOVATION



DEEP-TECH INNOVATION: NoCXy AI

NoCXy AI is Novus Loyalty's proprietary AI-powered intelligence layer designed to analyse customer behaviour, generate contextual recommendations and automate personalised loyalty interactions.

To be built around a 12-agent architecture, NoCXy AI has now moved from development toward customer-facing deployment, with three AI agents launched at Global Fintech Fest 2026.

12 SPECIALISED AI AGENTS

Moving From AI-Assisted Engagement Towards Autonomous Loyalty Operations

NoCXy AI is being designed around 12 specialised agents, organised across three functional pillars.



PILLAR 01 — MEMBER EXPERIENCE



Personalisation

Generates relevant offers and experiences for individual customers.



Redemption Concierge

Assists customers in discovering and completing reward redemptions.



Customer Retention

Identifies declining engagement and enables targeted retention actions.



Conversational Assistant

Provides intelligent, contextual assistance across the customer journey.



PILLAR 02 — MERCHANT & PARTNER



Campaign Intelligence

Identifies campaign opportunities and recommends relevant merchant actions.



Partner Onboarding

Supports faster partner acquisition and onboarding workflows.



Fraud Intelligence

Identifies potentially suspicious behaviour and supports fraud-prevention workflows.



Merchant Intelligence

Provides insights into merchant performance, customer behaviour and campaign effectiveness.



PILLAR 03 — PLATFORM & SYSTEM INTELLIGENCE



Data & Compliance

Supports secure and compliant management of enterprise data.



Loyalty Intelligence

Analyses loyalty-program behaviour and economics.



Rule Builder Agent

Assists in translating business requirements into loyalty rules.



Multi-Program Orchestrator

Coordinates multiple loyalty programs and workflows.

NOCXY AI- 3 AI ENGINE LAUNCHED

Personalised Offers | Personalised Redemption | Conversational Engagement



PERSONALIZED OFFERS AGENT

Turns customer behaviour into relevant offers

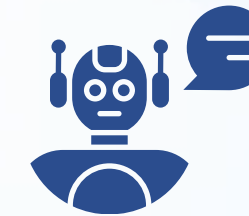
Analyses individual customer behaviour to surface and recommend offers tailored to customer preferences and activity.



PERSONALIZED REDEMPTION AGENT

Makes reward discovery more intelligent

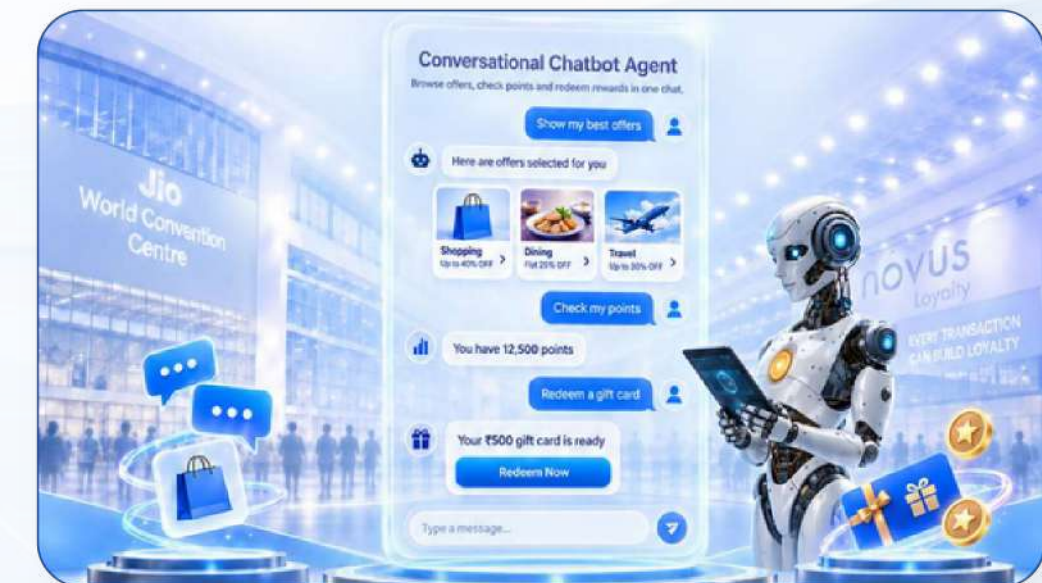
Recommends relevant redemption options based on customer preferences and past activity, helping customers identify suitable ways to use accumulated points.



CONVERSATIONAL CHATBOT AGENT

Brings the loyalty journey into one conversation

Enables customers to browse offers, check points and redeem rewards through a single conversational interface.



INDUSTRY OVERVIEW & MARKET OPPORTUNITY

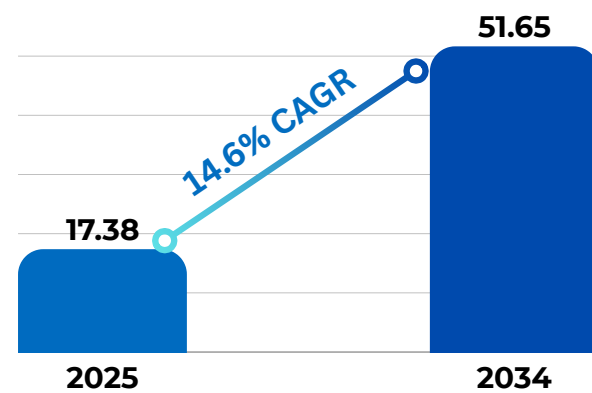


INDUSTRY OPPORTUNITY

Three Adjacent Markets Supporting Novus's Multi-Vertical Model

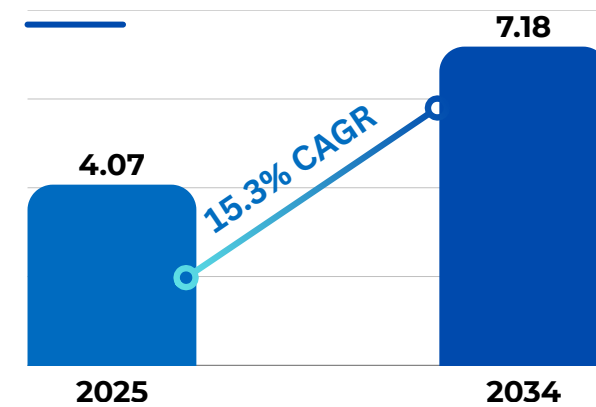
in USD Billion

Global Loyalty Management



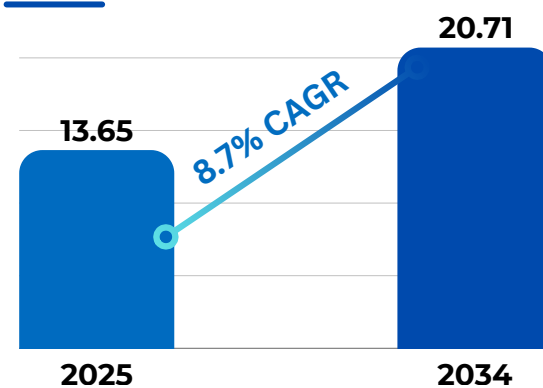
Source- [Fortune Business Insights](#)

India Loyalty Market



Source- [ResearchAndMarkets / PayNXT360](#)

India Gift Card & Incentive Market



Source- [Mordor Intelligence](#)

Five Structural Drivers Expanding the Addressable Opportunity for Novus



AI-led personalisation

Move loyalty from programme management toward intelligent engagement through NoCXy AI



Enterprise reward digitisation

Capture growing demand for integrated loyalty, incentives and digital rewards



Digital payment growth

More digital interactions create additional customer-engagement touchpoints



Everyday-use redemption

Expand points utility across travel, mobility, retail and everyday spending



Platform consolidation

Cross-sell multiple Novus capabilities across existing enterprise relationships

Novus's four revenue verticals participate across overlapping but distinct opportunity pools spanning loyalty technology, rewards, digital value distribution and merchant engagement.

CLIENTELE & ENTERPRISE CASE STUDIES



CLIENTELE

CLIENT TRUST

Enterprise Deployments Across Banking, Fintech & Emerging Sectors

Novus serves enterprise customers across BFSI, fintech, retail, hospitality, healthcare and other enterprise ecosystems, with deployments spanning India and international markets.

BFSI



INTERNATIONAL BANKING & FINTECH



ENTERPRISE & DIGITAL ECOSYSTEMS



CERTIFICATIONS & SECURITY STANDARDS



CASE STUDY 1: NPCI - RuPay

NPCI — POWERING LOYALTY ACROSS THE RUPAY ECOSYSTEM

CLIENT

National Payments Corporation of India (NPCI)



PROBLEM

Rapid digital payment adoption created a need for scalable, real-time customer engagement across multiple banking and payment touchpoints.

SOLUTION

A centralized loyalty and rewards ecosystem enabling:

- Real-time reward processing
- AI-driven customer segmentation
- Cashback, vouchers & milestone rewards
- Gamified & omnichannel engagement

IMPACT

- 30%+ increase in digital transaction engagement
- 25%+ improvement in repeat transaction behaviour
- Scalable campaigns across millions of users
- 40% reduction in campaign deployment timelines

TECHNOLOGY CAPABILITIES

Multi-Bank Interoperability

Bridges multiple banking environments with the payment ecosystem.

Real-Time Accrual

Processes transaction information and updates eligible rewards.

Enterprise Security & Control

On-Premise deployment designed for enterprise banking requirements.

End-to-End Loyalty Infrastructure

From accrual and wallet management to redemption and engagement.

WHY THIS CASE STUDY MATTERS

Demonstrates Novus's ability to operate loyalty infrastructure within a large-scale, multi-bank payments ecosystem.

Novus has been associated with NPCI since 2020, managing reward platforms through an On-Premise deployment.



CASE STUDY 2: NOVO NORDISK - HEALTHCARE

NOVO NORDISK — EXTENDING LOYALTY TECHNOLOGY BEYOND BFSI

CLIENT

Novo Nordisk

Global healthcare company.



BUSINESS CONTEXT

Novus is expanding the applicability of its loyalty and engagement technology beyond its core BFSI market into healthcare and other enterprise sectors.

NOVUS ENGAGEMENT

Novus launched a loyalty / engagement program for the client across three countries, with the potential to expand the program further.

SOLUTION AND IMPACT

1. VERTICAL DIVERSIFICATION

Demonstrates applicability of Novus's platform beyond banking.

2. INTERNATIONAL REPLICABILITY

Deployment across multiple countries demonstrates the ability to support geographically distributed programs.

3. PLATFORM VERSATILITY

The underlying loyalty architecture can be adapted to different enterprise engagement requirements.

4. EXPANSION OPPORTUNITY

Successful enterprise deployments can provide a foundation for wider geographic or program expansion.



CASE STUDY 3 - EXPANDING REDEMPTION INTO EVERYDAY MOBILITY

CLIENT

Central Bank of India



सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India

BUSINESS CONTEXT

Expand the utility and frequency of loyalty-point redemption through high-frequency everyday categories.

NOVUS ENGAGEMENT

Expanded the Cent Rewardz redemption ecosystem with: IRCTC & Sarthi

IRCTC

Railway ticket bookings

Sarthi App

Delhi Metro ticket bookings

CUSTOMER USE CASE

Redeem accumulated Cent Rewardz points for railway and metro ticket booking

STRATEGIC SIGNIFICANCE

HIGHER REDEMPTION UTILITY

Expands the use of accumulated loyalty points beyond conventional rewards into **frequent, everyday travel needs**.

INCREASED REDEMPTION OCCASIONS

Rail and metro travel create **recurring use cases**, providing more opportunities for customers to engage with the loyalty programme.

BROADER REWARDS ECOSYSTEM

Extends Cent Rewardz into **travel and urban mobility**, increasing the breadth of redemption categories available to customers.

GREATER CUSTOMER RELEVANCE

Connecting loyalty rewards with essential mobility use cases can make accumulated points **more practical and relevant in everyday life**.





STRATEGIC EXPANSION, PROPOSED ACQUISITION & GROWTH OUTLOOK

DUBAI SUBSIDIARY

BUILDING THE BASE FOR INTERNATIONAL EXPANSION

Novus has approved the incorporation of a wholly owned subsidiary in Dubai, United Arab Emirates, to support the Company's international business growth and expansion.

WHY DUBAI?

GCC MARKET ACCESS

Provides a strategic base for engaging enterprise customers across the Gulf region.

REGIONAL PROXIMITY

Positions Novus closer to existing and prospective customers across GCC and MENA markets.

INTERNATIONAL BUSINESS DEVELOPMENT

Supports local market development, enterprise relationships and potential partnerships.

SCALABLE INTERNATIONAL INFRASTRUCTURE

Creates a foundation from which Novus can expand its technology and loyalty solutions across regional markets.

PROPOSED ACQUISITION | AUTOPE

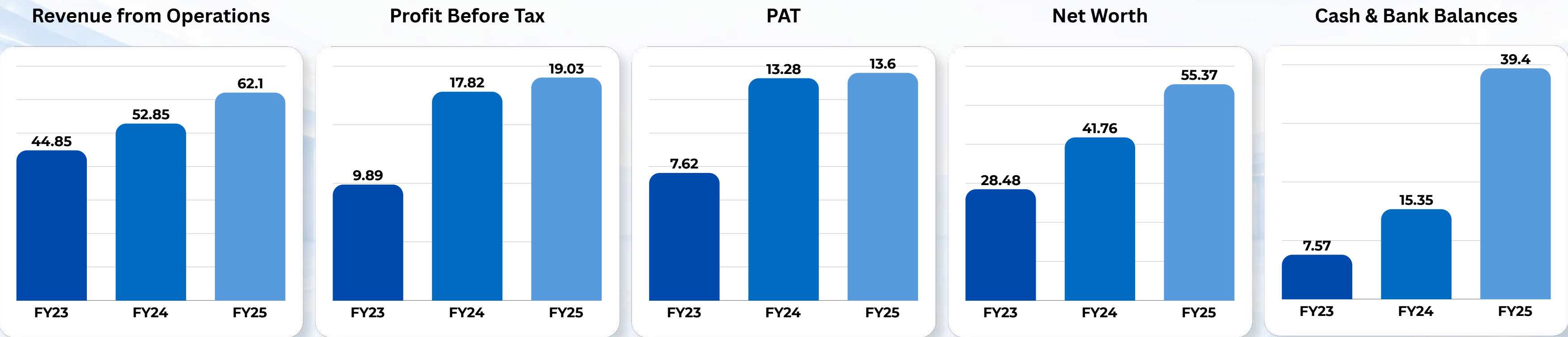
ACQUISITION OVERVIEW

Novus has entered into a term sheet for the proposed acquisition of up to **80.87% stake** in AutoPe Payment Solutions Limited, a fintech/payment solutions company operating primarily in India.

The proposed transaction is based on an equity valuation of **₹130 Cr for 100% of AutoPe**, implying approximately **₹105.13 Cr consideration for the proposed 80.87% stake**, subject to due diligence, definitive agreements and applicable approvals

FINANCIAL PROFILE OF AUTOPE

₹in Cr



The business has also maintained a **debt-free balance sheet**, providing a financially strong foundation for the proposed expansion.

WHY AUTOPE?



ESTABLISHED & PROFITABLE BUSINESS

AutoPe brings an established fintech business with a demonstrated financial track record, generating **₹62.10 Cr revenue** and **₹13.60 Cr PAT in FY25**, with continued growth in revenue, profitability, net worth and cash balances over FY23–FY25.



CROSS-SELLING ACROSS PAYMENT ECOSYSTEMS

Creates potential to layer **Novus's loyalty, rewards, digital vouchers, merchant promotions, gamification and personalised engagement** capabilities onto payment-led customer journeys, supporting higher monetisation across enterprise relationships.



EXPANDING THE TRANSACTION LIFECYCLE

Provides potential to **extend payment capabilities** beyond **existing use cases into high-volume digital commerce and reservation-led** environments such as **travel, entertainment, ticketing and mobility**, subject to technical feasibility, commercial arrangements and regulatory requirements.



COMPLEMENTARY STRATEGIC FIT

Adds a payments infrastructure layer to Novus's broader strategy **across BFSI, AI & product innovation, rewards commerce, SaaS and global expansion**.



LEADERSHIP & OPERATIONAL CONTINUITY

Expected **leadership continuity** can **support operational and technical integration**.

GROWTH OUTLOOK

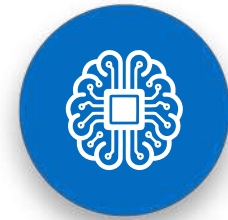
FIVE STRUCTURAL DRIVERS OF FUTURE GROWTH



DEEPER BFSI PENETRATION

Move deeper into the financial-services ecosystem

Expand from core loyalty infrastructure into rewards, redemption, merchant engagement and personalised campaigns across banks, fintechs and financial institutions.



INTERNATIONAL EXPANSION

Build presence across international markets through:

Existing Clients + Partnerships + Direct Market Entry

International expansion is a stated strategic focus, with opportunities across GCC, Africa, US, Australia and other markets.



AI-LED MONETISATION

Turn transaction intelligence into a new revenue layer

Transaction Data → Intelligence → Personalisation → Merchant Campaigns

NoCXy AI is being developed to analyse customer behaviour and automate personalised engagement, while merchant campaigns can generate affiliate-led monetisation.



EXPAND REWARDS COMMERCE

Increase the value captured from every loyalty ecosystem

Expand the redemption and rewards ecosystem across:

**Travel → Hotels → Railway → Vouchers → Merchandise
Alongside Merchant Promotions + Digital Vouchers.**

The strategic idea is more use cases → more customer engagement → more monetisation opportunities.

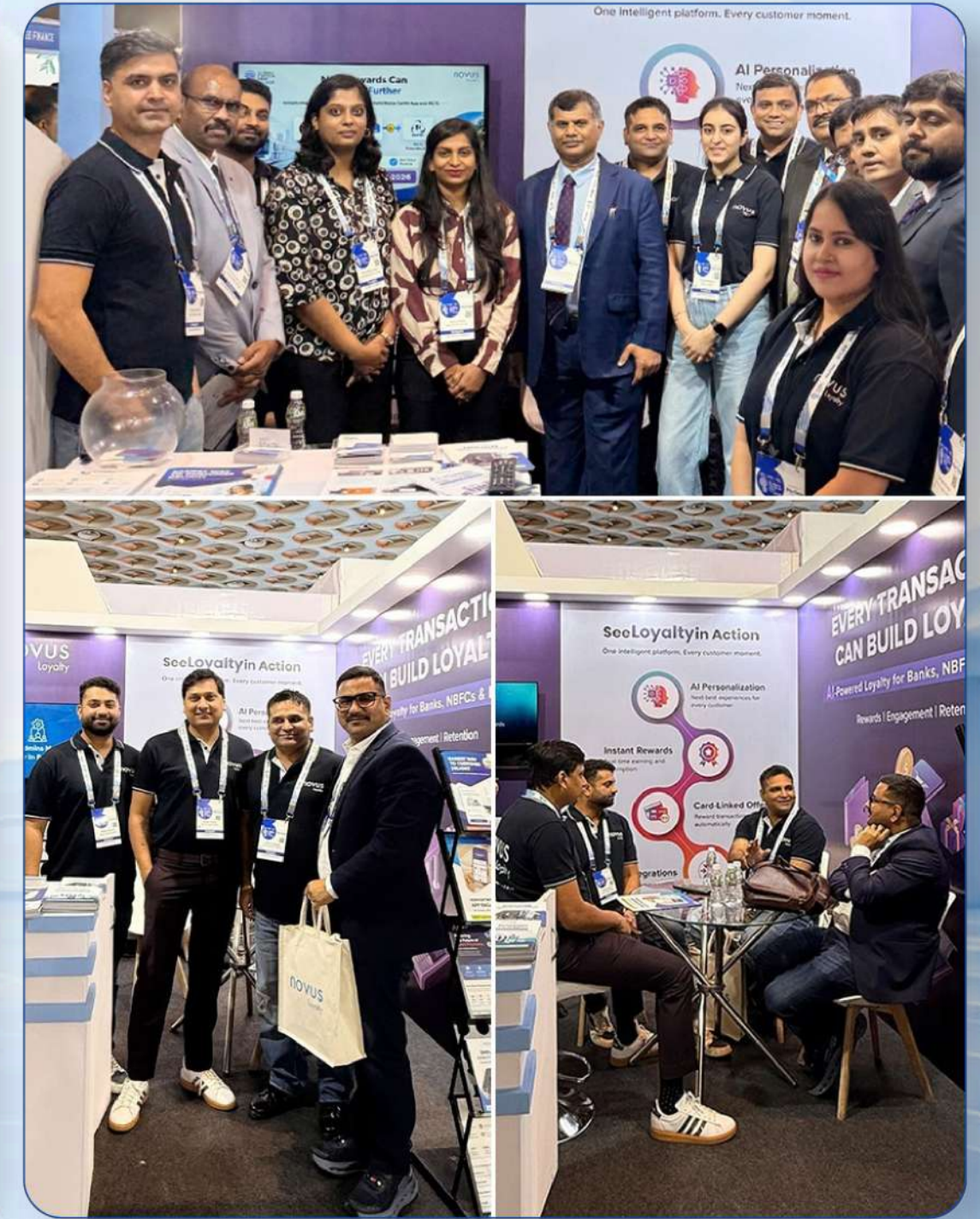


PAYMENTS + LOYALTY CONVERGENCE

Expand beyond loyalty into the transaction ecosystem

The proposed AutoPe transaction introduces a complementary fintech/payment-solutions layer, with the stated objective of supporting strategic growth, business expansion and operational synergies.

GLOBAL FINTECH FEST PARTICIPATION



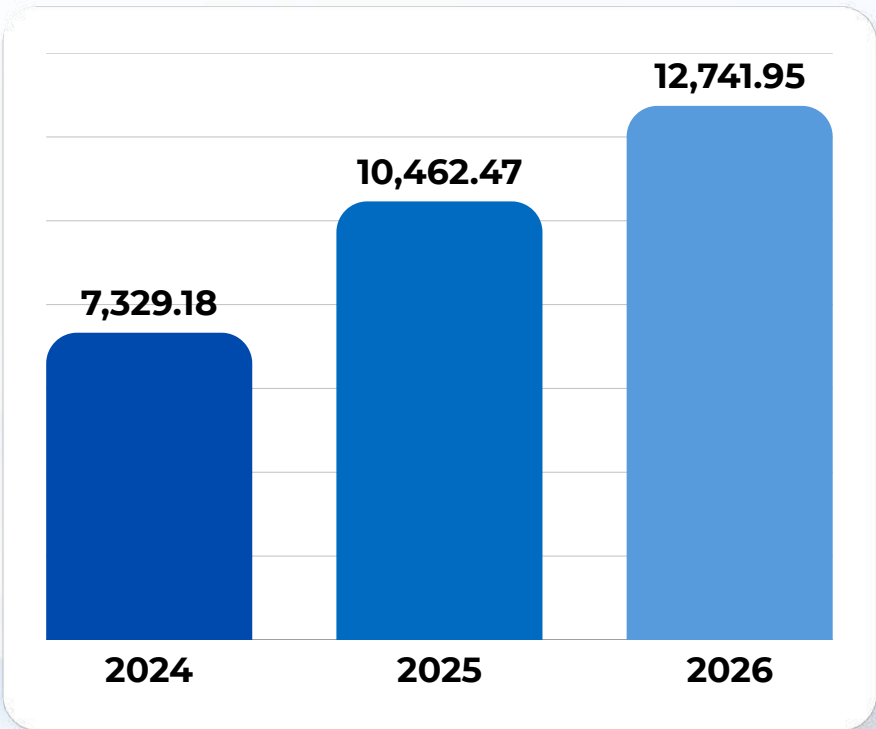
FINANCIAL OVERVIEW



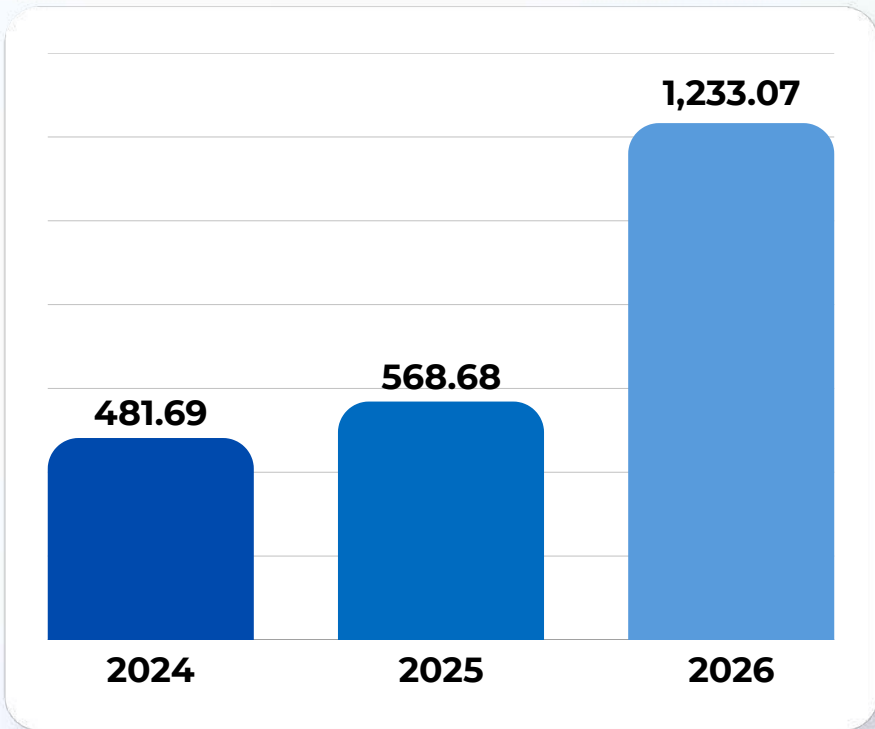
KEY PERFORMANCE INDICATORS

All ₹ In Lakhs

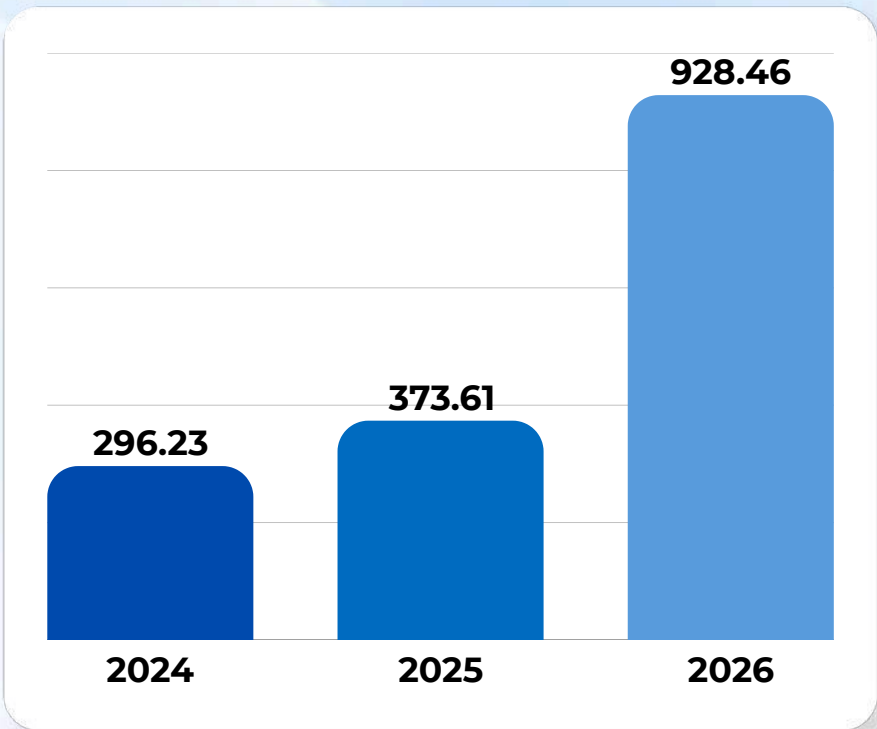
Revenue From Operations



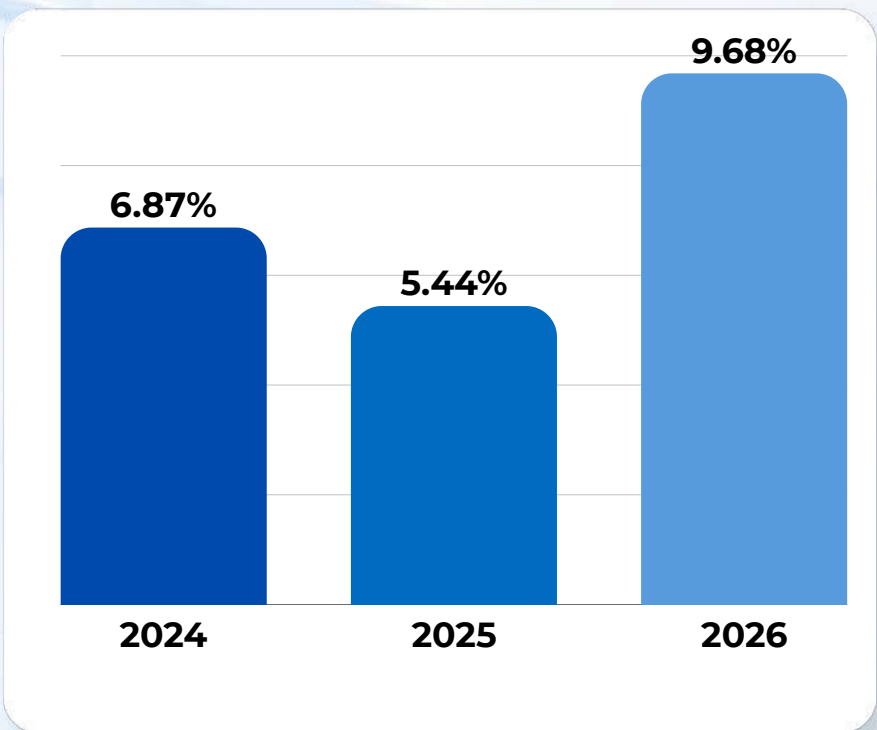
EBITDA



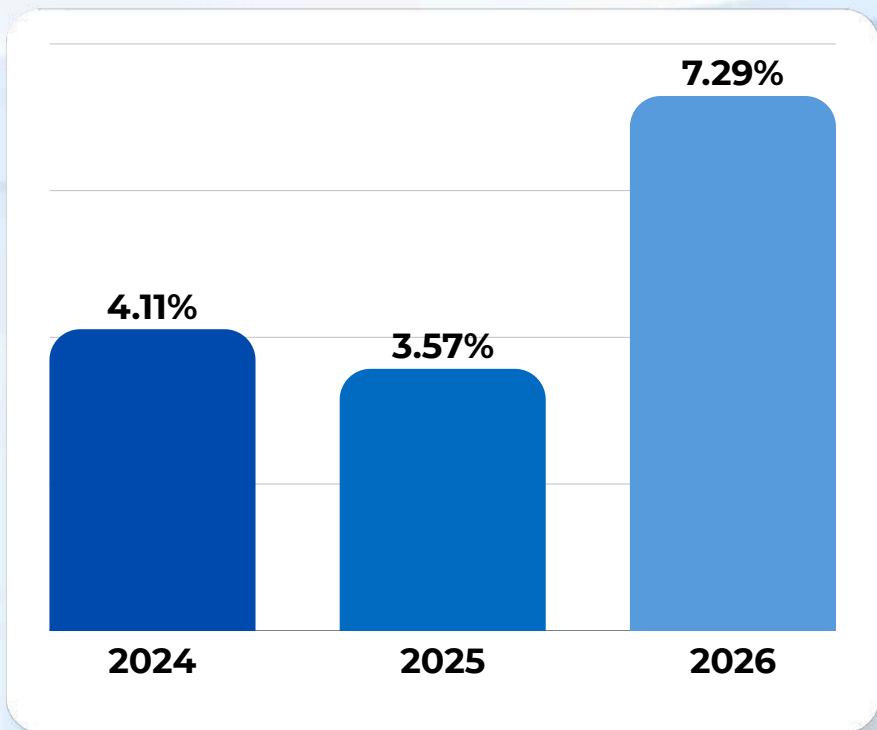
PAT



EBITDA Margin (%)



PAT Margin (%)



Note: FY25 & FY26 are audited numbers as per Ind AS; FY24 is on a restated basis as per applicable Accounting Standards (AS).

STATEMENT OF PROFIT & LOSS

All ₹ in Lakhs

Particulars	FY26	FY25
Revenue from operations	12,741.95	10,462.47
Other Income	30.77	0.12
Total Income	12,772.72	10,462.59
Direct Expense	9351.99	7758.84
Changes in Inventories	(256.10)	(42.72)
Employee Benefit Expense	430.4	417.11
Other Expenses	1982.57	1760.55
Total Expenses	11,475.98	9,831.03
EBITDA	1,233.07	568.68
EBITDA Margin	9.68%	5.44%
Finance Cost	5.33	22.69
Depreciation & Amortization Expense	27.57	40.07
PBT	1,230.94	506.03
Tax	302.48	132.42
PAT	928.46	373.61
PAT Margin	7.29%	3.57%

Note : FY 26 & FY25 represent the audited numbers in accordance with IND-AS.

BALANCE SHEET AS AT MARCH 31, 2026

All ₹ in Lakhs

Particulars	31 Mar 2026	31 Mar 2025
EQUITY AND LIABILITIES		
Equity		
(a) Equity Share	1,555.02	1.02
(b) Other Equity	4,596.72	1,250.05
Total Equity	6,151.74	1,251.07
Non-Current Liabilities		
(a) Financial Liabilities	0.00	0.00
(b) Deferred Tax	40.53	39.39
(c) Provisions	36.74	21.08
Total Non-Current Liabilities	77.28	60.48
Current Liabilities		
(a) Financial Liabilities		
(i) Trade Payables	17.69	8.25
(ii) Other financial liabilities	0.00	0.00
(b) Other Current Liabilities	684.35	53.48
(c) Current Tax Liabilities	0.00	0.00
(d) Provisions	305.68	133.23
Total Current Liabilities	1,007.72	194.95
TOTAL EQUITY AND LIABILITIES	7,236.74	1,506.50

Particulars	31 Mar 2026	31 Mar 2025
ASSETS		
Non-Current Assets		
(a) Property, Plant & Equipment	49.94	75.84
(b) Intangible Assets	0.00	0.00
(c) Tax Assets	225.13	61.92
Total Non-Current Assets	275.07	137.76
Current Assets		
(a) Inventories	349.01	92.91
(b) Financial Assets		
(i) Trade Receivables	187.27	113.90
(ii) Investment	0.10	0.00
(iii) Cash & Cash Equivalents	1,037.18	192.39
(iv) Bank Balances	5,125.21	1.87
(v) Loans		436.30
(vi) Other Financial Assets	15	4.5
(c) Other Current Assets	247.91	526.87
Total Current Assets	6,961.67	1,368.74
TOTAL ASSETS	7,236.74	1,506.50

Note: Audited balance sheet is in accordance with IND-AS..

THANK YOU

novus
Loyalty

 Mrs. Aditi Pardal
Company Secretary & Compliance Officer
 Investor@novus-loyalty.com


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