

Media Release

Infibeam Avenues Ltd's Q1FY26 Results

Delivers 72% Revenue Growth in Q1FY26; PAT Up 70% YoY

AI-Driven Innovation Powers Revenue and Margin Growth

Highest Ever Gross Revenue of INR 12,802 million in Q1FY26, up by 72% YoY

Highest Ever PAT ³ at INR 855 million in Q1FY26, up 70% YoY.

Highest Ever Net Revenue ² of INR 1,520 million in Q1FY26, up by 31% YoY.

Gandhinagar, August 08, 2025 – India's first listed AI- powered tech and fintech company, Infibeam Avenues Limited ("Infibeam" or "The Company" or "IAL"), (BSE: 539807; NSE: INFIBEAM), has today announced its financial results for the first quarter ending June 30, 2025.

Consolidated Financial Highlights (INR million)

Particulars	Q1 FY26	Q1 FY25	Y-o-Y	Q4FY25
TPV ¹ (billion)	1,927	1,977		
Gross Revenue	12,802	7,451	72%	11,605
Net Revenue ²	1,520	1,165	31%	1,351
Adj. EBITDA ³	710	691	3%	779
EBITDA margin ⁴	47%	59%	-	58%
Adj. Profit After Tax (PAT) ³	855	502	70%	503
PAT margin ⁴	56%	43%	-	37%

¹ Includes i) Payments TPV [CCAvenue India and International + BillAvenue + Go Payments] + ii) GeM platform TPV.

² Net Revenue = Gross Revenue – Direct Operating Expenses (predominantly payment processing revenue collected on behalf of ecosystem partners)

³ Excluding the notional impact arising from mark-to-market gain / (loss) from investment in listed security [this has no impact on cash flows]

⁴ as percentage of Net Revenue

Consolidated Financial Performance Review:

In Q1FY25-26, performance was underpinned by increased MSME penetration, enhanced pricing control through AI deployment, and the introduction of advanced AI-enabled features, resulting in improved merchant experience and stronger monetization. The company has reported robust consolidated gross revenue of INR 12,802 million, accompanied by an Adjusted Profit After Tax (PAT) of INR 855 million in the first quarter of FY25-26. The Q1 FY25-26 gross revenue witnessed a significant increase of 72%, and Q1 PAT saw a sizeable growth of 70% compared to the corresponding quarter of the previous financial year. Adjusted EBITDA increased by 3% YoY to INR 710 million for the same quarter last year. This is a direct result of our commitment to efficiency and sustainable profitability.

Our EBITDA margin stands at an impressive 47%, and PAT margin improved to 56% both indicating strong margin expansion and superior operating leverage.

Net Take Rate is showing Silent Strength, Steady Climb

A key highlight was the continued upward trend in our net take rate, reflecting stronger monetization, an improved merchant mix, and effective pricing strategies. Our Net Take Rate stands at 10.4 bps as against 10.6 bps QoQ, reflecting the healthy margins and we expect a double digit growth in the current fiscal in view of geographical expansion.

These numbers affirm our platform-led strategy, our ability to scale efficiently, and our focus on value creation. Company's dual approach—scaling gross revenues while improving operational leverage—has delivered strong bottom-line growth.

As the company move forward, it remain committed to enhancing shareholder value through innovation, disciplined growth, and strategic investments in our future.

Financial Guideline for FY26

For the full year FY26, we provide the following guidance

Revenue	INR 52,500 – 55,000 million
Net Revenue	INR 5,400 – 6,000 million
EBITDA	INR 3,250 – 3,500 million
PAT	INR 2,200 – 2,400 million

Comments:

“Historically, Q1 has been a softer quarter for us, but this year's results exceeded expectations with exponential growth in both revenue and profit. Our AI-embedded fintech products have delivered better pricing control and enhanced customer experiences. We are grateful and deeply appreciate the trust of our shareholders, evidenced by the 1.4 times oversubscription of our INR 700 crore Rights Issue,” said **Mr Vishal Mehta, Chairman and Managing Director, Infibeam Avenues Ltd.**

“Infibeam Avenues Ltd. continues to fortify its position in the fintech sector, as evidenced by our impressive Q1 results. The rapid adoption of the CCAvenue Smart SoundBox - particularly focused in long term in Tier 2 and Tier 3 cities - underscores a robust market demand for intelligent, multi-mode payment solutions in a compact design. This growth is not incidental; it is a testament to our strategic commitment to delivering omnichannel, AI-powered, and infrastructure-driven fintech products that align seamlessly with the evolving needs of our merchants. Moreover, Infibeam is intensifying its focus on two key engines of growth: CCAvenue and Phronetic.AI. Together, they embody the integration of scalability and intelligence, representing the future of smart, secure, and context-aware fintech solutions. We are confident in our ability to create long-term, sustainable value for businesses, users, and investors,” said **Mr. Vishwas Patel, Joint Managing Director of Infibeam Avenues Ltd.**

Key Business Updates during FY25 :

- Infibeam's Phronetic.AI signs MOU with fuel-tech leader Nawgati, offering Agentic AI and Video-LLM technology that automates reasoning capabilities on real-time basis.
- Infibeam Avenues Ltd successfully concluded INR 700 crore Right Issue, 1.40 times oversubscribed with strong shareholder support. Robust participation highlights investor confidence in the company's AI-led strategy and digital payments growth.

- Infibeam Avenues board approves the transfer of its Ecommerce Platform Infrastructure business to Rediff.com India Ltd. for INR 800.39 crore, increasing its stake in Rediff from 54.1% to 82.7% post transaction. This strategic move enables Infibeam to sharpen its focus on payments and AI, while positioning Rediff to scale its enterprise SaaS and digital commerce offerings, unlocking long-term growth and value creation across both businesses.

Other Business Developments:

- CCAvenue strengthens collaboration with RBL Bank by including their Corporate Net Banking facility.
- CCAvenue once again earns the prestigious Superbrands recognition in 2025 for its excellence in the Fintech space
- CCAvenue Now Live with IDBI Bank's Corporate Net Banking expanding its Payment Options

About Infibeam Avenues Limited:

Infibeam Avenues Ltd. is one of the leading global financial technology (fintech) company offering comprehensive digital payment solutions, Artificial Intelligence (AI) solutions and enterprise software platforms to businesses and governments across industry verticals. The company's payment infrastructure solution includes acquiring and issuing solutions and offering infrastructure for banks. The core Payment Gateway (PG) business provides over 200 plus payment options to the merchants allowing them to accept payments through website and mobile devices in 27 international currencies. Infibeam Avenues' enterprise software platform hosts India's largest online marketplace for government procurement. The company processed transaction worth INR 8.67 trillion (US\$ 106 billion) in FY25. Company currently has over 10 million plus clients across digital payments and enterprise software platforms. The company's vast clientele includes merchants, enterprises, corporations, governments, and financial institutions in both domestic (India) as well as international markets. Infibeam Avenues' international locations are based in the United Arab Emirates, Kingdom of Saudi Arabia, Australia, and the United States of America. We also have business presence in Oman working with three of the largest banks in the country.

For further press queries please email or call

Vishal Dutta | (M) +91 9924387860, vishal.dutta@ia.ooo

For more information on the company, please go to, www.ia.ooo www.phronetic.ai and www.ccavenue.com
