

11.11.2024

The Bombay Stock Exchange Limited
Listing /Corporate Listing Department
Floor No. 25, P.J.Towers,
Dalal Street,
Mumbai-400001.

Dear Sir/Madam,

Sub: Intimation under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 on Business Update

Scrip Code: 530139
ISIN:INE302C01018

With reference to the above subject and pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to submit a business update, a copy of which is attached below.

This is for your information and records.

For **Kreon Financial Services Limited**

Vidyalakshmi
Digitally signed
by Vidyalakshmi
Rajagopalan
Date: 2024.11.11
12:14:58 +05'30'

Vidyalakshmi R
Company Secretary and Compliance Officer

FISCAL INSIGHTS

Revenue from Operations

74.83%



FY24 Q2
to FY25 Q2

16.10%



FY25
Q1 to Q2

FY25 Q2

₹15.83L

PAT

₹0.08

EPS

Assets under Management

0.91%
YoY
growth

UNAUDITED FINANCIAL RESULTS

FY25 Q2

Net Revenue
₹641.21 Lakhs

Profit before Tax
₹48.75 lakhs

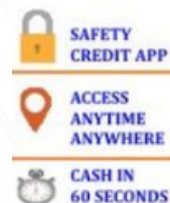
Profit after Tax
₹15.63 lakhs

FY25 H1

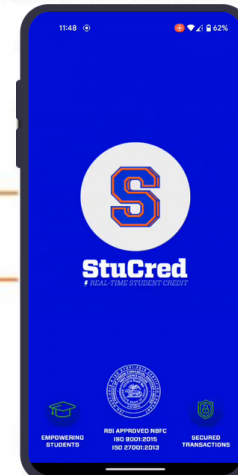
Net Revenue
₹1193.46 Lakhs

Profit before Tax
₹63.95 lakhs

Profit after Tax
₹36.43 lakhs



StuCred
REAL-TIME STUDENT CREDIT



StuCred
REAL-TIME STUDENT CREDIT

KREON
FINNANCIAL™

OPERATIONS OUTLOOK

FY25 Q1 to Q2

20.11%

User Registrations

28.96%

Customer onboard growth

0.16%

Collections

3.43%

Disbursements

FY24 Q2 to FY25 Q2

8.79%

Disbursements

6.82%

Collections

Business Strategy

Our business strategy focuses on deepening our presence in emerging India while evolving our tech infrastructure to support growth. We are also enhancing digital capabilities and strengthening our risk culture and governance to ensure long-term sustainability.

KPIs

This quarter saw a 50% reduction in overall hiring costs but a 100% increase in collection costs, along with a 5% increase in customer retention. Additionally, we achieved a significant reduction in customer acquisition costs (CAC) while consistently expanding our customer base.