

03.02.2025

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 R

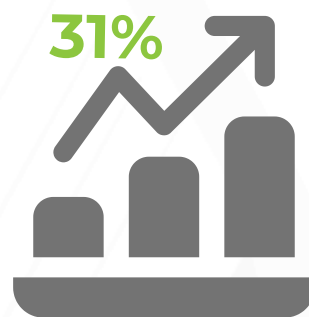
Company Secretary and Compliance Officer

FISCAL INSIGHTS

Revenue from Operations



FY24 Q3 to
FY25 Q3



FY25
Q2 to Q3

FY25 Q3

₹(371.71)
Lakhs
PAT

₹(1.84)
EPS

Year on Year Growth

21%
AUM

(51%)
ROCE

(0.26%)
Return on
assets

UNAUDITED FINANCIAL RESULTS

FY25 Q3

Net Revenue
₹660.56 Lakhs

Profit before Tax
₹(396.35) lakhs

Profit after Tax
₹(371.71) lakhs

FY25

Nine-months
ended

Net Revenue
₹1854.02 Lakhs

Profit before Tax
₹(332.75) lakhs

Profit after Tax
₹(335.28) lakhs

Effective from Q3 FY2025, the Company changed its policy of writing off debts from DPD 360 to DPD 180. This change in provisioning policy resulted in an increase in the amount of bad debts which has resulted to an increase in loss by Rs. 3.71 crores during this quarter.



StuCred
REAL-TIME STUDENT CREDIT

KREON
FINNANCIAL™

OPERATIONS OUTLOOK

FY25 Q2 to Q3

16.20%

User Registrations

172%

Customer onboard growth

20.39%

Collections

2.43 lakhs

Number of new users

54.30%

Geographical Presence

31.38%

Disbursements

FY24 Q3 to FY25 Q3

24.49%

Disbursements

10.95%

Collections

Key Performance Indicators

Our strong growth trajectory for the quarter ended December 31, 2024. Focused execution, strategic improvements, and customer-centric innovations delivered remarkable results:

- 📈 Revenue Growth: +30%
- 💰 Loan Disbursement: +31.38%
- 📉 NPA Rate: Improved by 80%
- 📊 Avg DPD: Improved by 20% – stronger portfolio health
- 💡 Customer Acquisition: +172.02% new customers onboarded
- 🎯 Customer Retention: +62.84% – strengthening long-term relationships
- 💵 CAC Optimization: -57.08% – efficient cost management
- 👤 Hiring Cost Efficiency: -60.39%

These numbers reflect our commitment to sustainable growth, operational efficiency, and customer success. We extend our gratitude to our stakeholders for their continued trust and support! The journey continues... 🚀