Media Release
AvenuesAI Limited's Q2 & H1 FY26-27 Results
AvenuesAI Q2 FY27 Revenue Grows 47% YoY; H1 Operating EBITDA Rises 19% and Net Profit Increases 24%

Q2 payments TPV rises 19%

Company advances three FY27 priorities: unlock Rediff value, expand CCAvenue payments in the US and develop AI-led transaction intelligence (TISco)

Gandhinagar, November 6, 2026 – AvenuesAI Limited ("AvenuesAI" or "the Company") (BSE: 539807; NSE: CCAVENUE) today announced its consolidated financial results for the second quarter and six months ended September 30, 2026. In Q2 FY27, revenue from operations grew 47% year-on-year to INR 28,792.4 million, operating EBITDA excluding other income rose 3% to INR 988.8 million, and profit after tax increased 6% to INR 717.0 million.

For H1 FY27, consolidated revenue from operations grew 71% to INR 55,596.4 million, operating EBITDA excluding other income increased 19% to INR 1,989.0 million, and profit after tax rose 24% to INR 1,564.7 million. The Company continues to prioritise transaction scale and merchant relationships through deliberate competitive pricing, while building additional monetisation opportunities across enterprise technology and AI.

Consolidated Financial Highlights (INR million)

Particulars	Q2 FY27	Q2 FY26	Y-o-Y	H1 FY27	H1 FY26	Y-o-Y
Revenue from Operations	28,792.4	19,649.1	47%	55,596.4	32,451.2	71%
EBITDA excluding Other Income	988.8	962.3	3%	1,989.0	1,672.2	19%
Profit After Tax	717.0	676.5	6%	1,564.7	1,260.8	24%

Q2 FY27 revenue from operations grew 47% year-on-year and PAT rose 6%. Consolidated net revenue declined 1% year-on-year to INR 1,513.2 million, while across H1 FY27, operating EBITDA increased 19% and PAT grew 24%.

Payments TPV increased to INR 1,765.815 million (approximately INR 1.77 lakh crore) in Q2, representing 19% quarter-on-quarter growth. The payments net take rate (NTR) was 5.06 basis points in Q2 FY27.

Building Transaction Scale Through Competitive Pricing

The Company has deliberately priced competitively to deepen merchant relationships and grow payment volumes. Q2 payments TPV grew 19% quarter-on-quarter, while NTR moderated 4% to 5.06 basis points. The Company sees payment scale as a platform for future merchant and enterprise monetisation.

The Next Phase of AvenuesAI: Three Strategic Priorities for FY27

1. Unlocking the value of Rediff

The Company continues to pursue the integration of Rediff's consumer and enterprise digital ecosystem with AvenuesAI's payments and AI capabilities. RediffOne, digital commerce and communication services offer potential to deepen enterprise relationships, while RediffPay is intended to broaden consumer payment engagement. The objective is to develop additional revenue opportunities across a connected digital ecosystem.

2. Expanding CCAvenue payments internationally

AvenuesAI remains focused on building a scalable international payments franchise, including its previously stated US expansion priority. The Company intends to leverage its payment technology, enterprise relationships and regulated infrastructure while applying disciplined investment and execution standards.

3. Building AI-led transaction intelligence (TISco)

AvenuesAI is developing the AvenuesAI Transaction Intelligence Score (TISco) to apply permitted transaction and merchant-behaviour signals to risk assessment, fraud prevention, merchant intelligence and financial-services workflows.

The Company's longer-term ambition is to convert transaction infrastructure into an intelligence layer that supports measurable merchant and enterprise outcomes, subject to applicable data-use and regulatory requirements.

FY27 Outlook: Disciplined Scale and Diversified Monetisation

The Company previously communicated FY27 consolidated revenue guidance of INR 110,000 million to INR 130,000 million. Its focus remains on merchant scale, operating discipline and additional monetisation opportunities through Rediff, enterprise technology and applied AI.

The Company is monitoring potential changes to merchant discount rate (MDR) policy for eligible UPI transactions. Any introduction, timing or scope of UPI MDR remains subject to government and regulatory decisions.

Vishwas Patel, Managing Director & CEO's comment:

"Our second quarter performance reflects our conscious decision to build transaction scale through competitive pricing. Payments TPV grew 19% sequentially, while our net take rate moderated by approximately 4%. We see this as an investment in stronger merchant relationships and our long term market position. With first-half operating EBITDA growing 19% and net profit increasing 24%, our focus remains on disciplined execution and sustainable profitability. We are working to unlock the value of Rediff, expand CCAvenue internationally and build AI-led transaction intelligence through TISco. Together, these priorities support our ambition to build a more valuable financial technology ecosystem."

Key Business Priorities for the Remainder of FY27

Payments and merchant experience

Continue investing in platform reliability, merchant acquisition, performance and differentiated payment capabilities.

Rediff ecosystem

Advance RediffOne enterprise offerings and the integration of commerce, communication and payment experiences.

Applied AI and intelligence

Develop AI-enabled merchant workflows and TISco capabilities with clear commercial use cases and responsible data governance.

International expansion and capital discipline

Pursue selected overseas payments opportunities and evaluate investment against measurable returns.

About AvenuesAI Limited

AvenuesAI Limited (formerly Infibeam Avenues Ltd) ("Company") is one of the leading global financial technology (fintech) companies offering comprehensive digital payment and artificial intelligence (AI) solutions across industry verticals. The company's payment infrastructure suite includes acquiring and issuing solutions, as well as core payment infrastructure for banks. Company's flagship brand CCAvenue powers one of India's largest Payment Gateway (PG) platforms, offering over 200 payment options that enable merchants to accept payments through websites and mobile devices in 27 international currencies. As part of its diversified digital ecosystem, Rediff.com, a subsidiary of AvenuesAI Limited (formerly Infibeam Avenues Ltd), strengthens the Company's position in the AI-driven commerce and content platform space. Rediff's offerings, combined with AvenuesAI's advanced fintech and AI capabilities, enable a unified ecosystem of payments, platforms, and digital services that drive value across consumer and enterprise segments. The company processed transactions worth INR 5.04 trillion (US$ 53.4 billion) in FY26 across payments and platforms and serves over 10 million clients across its digital payments and platform businesses, catering to merchants, enterprises, corporations, governments, and financial institutions in both domestic and international markets. AvenuesAI's international operations span the United Arab Emirates, the Kingdom of Saudi Arabia, Australia, and the United States of America, with an additional presence in Oman, where it partners with three of the country's largest banks.

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