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September 02, 2026

CS&G/STX/SQ2026/32

1) **National Stock Exchange of India Limited**
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra (E),
Mumbai – 400 051

Scrip Symbol: KFINTECH

2) **BSE Limited**
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400 001

Scrip Code: 543720

Sub. : Press Release

Ref. : Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("LODR Regulations")

Dear Sir / Madam,

Pursuant to Regulation 30 and other applicable provisions of the LODR Regulations, please find enclosed herewith the Press Release titled "**KFintech Redefines Mutual Funds Transacting Architecture with AI: Unveils ARYA, Conversational Intelligence & Investor Servicing Platform**".

This is for your information and records.

Thanking you,

Yours faithfully,

For KFin Technologies Limited

ALPANA UTTAM KUNDU
Digitally signed by ALPANA UTTAM KUNDU
Date: 2026.09.02 12:46:21 +05'30'

Alpana Kundu
Company Secretary and Compliance Officer
ICSI Membership No.: F10191

Encl.: a/a

KFintech Redefines Mutual Funds Transacting Architecture with AI: Unveils ARYA, Conversational Intelligence & Investor Servicing Platform

KFintech's ARYA combines self-hosted SLMs with deterministic compliance gates to enable end-to-end investor transaction journeys alongside portfolio analytics.

Mumbai, September 2, 2026: KFin Technologies Limited (KFintech), a leading technology-driven financial services platform, today announced enhanced details for its next-generation Conversational Intelligence & Investor Servicing Platform, **ARYA.** ARYA brings end-to-end transactional capabilities directly into natural language conversation, enabling investors to move seamlessly from inquiry and analysis to compliant transaction execution over KFintech's secure Registrar and Transfer Agent (RTA) infrastructure. The platform serves investors, distributors and AMC servicing teams, and ships both as a deployment for AMC clients and embedded within KFintech's own investor and distributor portals.

End-to-End Transaction Capabilities Under Deterministic Compliance

ARYA eliminates friction by unifying scheme discovery, portfolio analytics, and direct transaction execution into a single conversational journey: **Ask → Understand → Analyse → Act**. Transaction capabilities within ARYA are engineered with strict deterministic compliance controls:

- **Journeys in Live Testing:** Additional lump-sum purchases and SIP (Systematic Investment Plan) registration, executed in conversation, are currently in live testing.
- **Deterministic Compliance Engine:** Every transaction request in ARYA is processed by deterministic compliance software rather than probabilistic language models. The engine enforces mandatory identity verification via One-Time Password (OTP), PAN masking, and automated eligibility gates before executing the transaction on the system of record.
- **Full Servicing Roadmap:** Additional transaction flows including redemption, fund switching, Systematic Transfer Plans (STP), and Systematic Withdrawal Plans (SWP) are on the roadmap under the same compliance engine.
- **Direct RTA System Execution:** Transactions execute natively on KFintech-serviced AMCs where ARYA sits directly on the underlying system of record, ensuring real-time auditability and data integrity.

Addressing Key Industry Challenges & Market Opportunities

Traditional financial servicing faces severe operational bottlenecks that point chatbots cannot address. ARYA is specifically designed to solve core industry friction points:

- **High-Volume Servicing Load:** Relieves call-centre, branch, and operations capacity from repetitive scheme, statement, and SIP/SWP enquiries.
- **Data & Journey Fragmentation:** Replaces/Complements separate portals, screens, and report downloads with ARYA's unified conversational layer.
- **Calculation & Hallucination Risks:** Protects AMCs from compliance risks by computing returns (XIRR), allocations, and rebalancing programmatically rather than generating numbers via LLMs.
- **DPDP Compliance & Data Residency:** Designed for Digital Personal Data Protection (DPDP) data-residency expectations: all investor data is processed inside KFintech-controlled infrastructure in India, with no third-party AI cloud in the serving path.
- **SEBI SIF Education:** Rapidly scales investor education for emerging product categories like SEBI's Specialised Investment Funds.

"The future of financial AI is moving from answering questions to executing secure, auditable actions. By building a deterministic compliance engine underneath our Small Language Models in ARYA, KFintech allows investors to evaluate portfolios and execute transactions in plain language knowing that every rule is checked and every transaction is securely recorded." **Nazish Mir, Chief Technology Officer, KFintech**

Core Architectural & Operational Differentiators

- **Models Advise, Software Decides:** Natural language models handle conversation, while unit-tested software code manages intent routing, compliance gating, PAN masking, and transaction execution.
- **Computed Analytics:** XIRR, asset allocation, and rebalancing analysis are calculated deterministically against RTA records; ARYA only narrates the computed output.
- **Self-Hosted SLMs:** Self-hosted Small Language Models and corpus data run exclusively within KFintech-controlled infrastructure.
- **Breadth of Analysis, Depth of Execution:** Consolidated Account Statement (CAS) uploads allow investors to analyse and benchmark their entire mutual fund portfolio across all AMCs, while direct transactions execute seamlessly on KFintech-serviced AMCs.
- **Corpus Engineering & Evaluation Gates:** Human-reviewed document corpora and automated consistency checks catch outdated or conflicting FAQs before they reach investors, with evaluation gates required for every release.
- **Built-In Distribution:** Embeds directly into KFintech's investor and distributor portals alongside AMC client deployments.

Proof-of-Concept Results

In proof-of-concept testing completed in July 2026 with leading asset managers, ARYA verified industry-leading performance benchmarks:

- **Fact Accuracy:** ~90% through rigorous corpus engineering and verified fact ingestion.
- **Retrieval Latency:** Sub-second performance (p95 ≈ 0.7s), delivering an $80\times$ speedup over initial baseline builds.
- **Hallucination Defense:** 100% refusal rate on out-of-scope questions in the evaluation set no invented answers.
- **Audit & Consistency:** Byte-identical output for repeated questions under the evaluated configuration reproducible responses for compliance audits.

Deployment Surface & Roadmap

KFintech's ARYA is scheduled to launch at the Global Fintech Fest on 10th September 2026, at the Pavilion Hall of the Jio World Convention Centre, Stall W24, as an invite-only standalone platform (arya.kfintech.com), drawing on the early-access waitlist. It rolls out to distributors through KFintech's IRIS portal and to investor's through KFin Investor Portal in October 2026, alongside deployments in AMC client environments. The staged rollout is deliberate: because ARYA's models run entirely on KFintech's own infrastructure rather than a third-party AI cloud, each phase is matched to the GPU capacity KFintech is building out to serve it, scaling access in step with self-hosted inference capacity rather than sending investor data outside the perimeter to grow faster. The roadmap includes non-commercial transactions, WhatsApp integration, voice interaction, multilingual support, and LOB adapters for NPS and wealth servicing.

About KFin Technologies Limited (www.kfintech.com/; BSE: 543720; NSE: KFINTECH):

KFin Technologies Limited ("KFintech") is a leading technology driven financial services platform providing comprehensive services and solutions to the capital markets ecosystem including asset managers and corporate issuers across asset classes in India and provide comprehensive investor solutions including transfer agency, fund administration, fund accounting, data analytics, digital onboarding, transaction origination and processing for alternate investments, mutual funds, private market funds, digital assets, unit trusts, insurance investments, and private retirement schemes to global asset managers across 18 jurisdictions. In India, KFintech is the largest investor solutions provider to Indian mutual funds, based on number of AMCs serviced as on June 30, 2026, and the largest issuer solutions provider based on number of clients serviced as on June 30, 2026. KFintech is the only investor and issuer solutions provider in India that offers services to asset managers such as mutual funds, alternative investment funds, wealth managers and pension as well as corporate issuers and is one of the three operating central record keeping agencies for the National Pension System in India. KFintech is listed on the National Stock Exchange of India Limited and BSE Limited. General Atlantic Singapore Fund Pte Ltd ("GASF"), a leading global private equity investor, is the promoter of the company.

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