Date: July 06, 2026

To,
The Listing Department
BSE Limited
P. J. Towers, Dalal Street
Fort, Mumbai - 400 001

Dear Sir/ Madam,

Subject: General Update under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015- Novus Loyalty to Introduce NoCXy AI – The Intelligence Layer Behind Enterprise Loyalty

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith a Press Release regarding Novus Loyalty to Introduce NoCXy AI – The Intelligence Layer Behind Enterprise Loyalty. The Press Release is self-explanatory.

You are requested to take the information on record.

Thanking You,

For Novus Loyalty Limited
(Formerly known as Novus Loyalty Private Limited)

VIBHORE RASTOGI

Digitally signed by VIBHORE RASTOGI
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Vibhore Rastogi
(CFO/Compliance Officer)
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Press Release

Gurugram, India — 6th July, 2026

Novus Loyalty to Introduce NoCXy AI – The Intelligence Layer Behind Enterprise Loyalty

As part of its ongoing product and technology enhancement initiatives, Novus Loyalty Limited is developing NoCXy AI, a proprietary artificial intelligence-powered decision engine designed to transform the way enterprises engage, reward, and retain customers. The platform is being built using the Company's IPO proceeds earmarked for product innovation. NoCXy AI is envisioned as the next evolution of enterprise loyalty, bringing intelligence, automation, and predictive capabilities into every stage of the customer journey.

Moving Beyond Rule-Based Loyalty

Conventional loyalty platforms primarily operate on predefined business rules, where rewards and campaigns are triggered by static conditions. While effective for basic programme execution, these systems often lack the ability to understand changing customer behaviour or adapt engagement strategies in real time.

NoCXy AI is being designed to address this limitation by introducing an intelligent decision-making layer that will continuously analyse customer interactions across multiple touchpoints, including purchase transactions, mobile applications, CRM platforms, websites, and digital engagement channels. Rather than delivering identical experiences to every customer, the platform is being architected to evaluate behavioural patterns and dynamically determine the most relevant engagement strategy for each individual.

Transforming Data into Intelligent Decisions

At the core of NoCXy AI's design is its intended ability to convert large volumes of customer data into meaningful business intelligence. Once deployed, the platform is expected to analyse customer intent, predict future behaviour, identify customers at risk of disengagement, recommend personalised rewards, and automate engagement journeys without manual intervention.

An Integrated AI Intelligence Layer

NoCXy AI is being built to combine multiple artificial intelligence capabilities within a single platform, including behavioural analytics, hyper-personalisation, predictive intelligence, intelligent automation, and business insights. Together, these capabilities are expected to empower enterprises to optimise marketing investments, improve campaign effectiveness, increase customer retention, and deliver highly personalised experiences at scale.

Envisioned as an intelligence layer across the Novus Loyalty ecosystem, the platform is being designed to support banks, financial institutions, fintech companies, retailers, and large enterprises that require a scalable, AI-driven customer engagement infrastructure.

Powered by 12 Specialized AI Agents

At the core of NoCXy AI's architecture is a planned suite of 12 specialized AI agents, each intended to autonomously manage a specific aspect of enterprise loyalty and customer engagement.

The AI agents are being organised into three key functional pillars. The Member Experience agents are being designed to focus on delivering highly personalised customer journeys through intelligent personalisation, redemption assistance, customer retention strategies, and conversational engagement. The Merchant & Partner agents are designed to strengthen enterprise collaboration by supporting campaign intelligence, partner onboarding, fraud detection, and merchant performance optimisation. The Platform Intelligence agents are intended to enhance the underlying loyalty infrastructure through data governance and compliance, loyalty analytics, rule automation, and orchestration of multiple loyalty programmes operating across different business ecosystems.

Working collectively, these AI agents are expected to transform customer data into autonomous actions, enabling enterprises to deliver personalised rewards, accelerate campaign execution, strengthen fraud prevention, simplify partner onboarding, and optimise loyalty programme economics. This multi-agent architecture is being designed to allow NoCXy AI to move beyond traditional automation by creating a self-learning and continuously improving enterprise loyalty platform capable of making intelligent decisions at scale.

Driving the Next Phase of Product Innovation

The development of NoCXy AI marks an important milestone in Novus Loyalty's product innovation roadmap. The platform is being developed as part of the Company's technology enhancement initiatives, supported through the utilisation of IPO proceeds allocated towards product development and innovation.

This next-generation solution is expected to strengthen Novus Loyalty's enterprise platform by integrating artificial intelligence, automation, and transaction intelligence into a unified engagement ecosystem. As organisations increasingly adopt data-driven customer engagement strategies, these platforms, once deployed, are expected to enhance the Company's ability to deliver scalable, intelligent, and personalised loyalty solutions across banking, financial services, retail and other enterprise sectors.

About Novus

Established in 2011, Novus Loyalty Limited is an AI-powered enterprise loyalty and customer engagement technology company enabling banks, financial institutions, retailers, fintechs, and enterprises to acquire, engage, reward, and retain customers at scale. With a growing presence across India and international markets, Novus Loyalty serves 100+ enterprise customers, processes 40+ crore transactions every month, and supports 4+ crore consumers on its platform.

Disclaimer

Certain statements made in this Press Release may be forward-looking statements, including statements regarding the development, features, and expected capabilities of NoCXy AI, which is currently under development and not yet commercially deployed. Such forward-looking statements are subject to certain risks and uncertainties, including significant changes in the economic environment in India and overseas, tax laws, inflation, litigation, and risks relating to product development timelines, and actual outcomes, features, or timelines may differ substantially from those expressed or implied. Novus Loyalty Limited will not be in any way responsible for any action taken based on such statements and discussions, and undertakes no obligation to publicly update these forward-looking statements to reflect subsequent events or circumstances.

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