



Ref. No.: LIFL/SLC/2026-27/14
Date: May 13, 2026

To,
Listing Compliance Department
BSE Limited
Phiroze Jeejeebhoy Towers, Dalal Street
Mumbai – 400 001(Maharashtra)
Scrip Code: 544465

To,
Listing Compliance Department
National Stock Exchange of India Limited
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra (East)
Mumbai-400051(Maharashtra)
Symbol: LAXMIINDIA

Sub.: Investor/Earnings Presentation under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir / Madam,

With reference to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, (“SEBI LODR”), please find enclosed herewith the copy of the Investor/Earnings Presentation for the Quarter and Financial year ended March 31, 2026.

In compliance with Regulation 46 of SEBI LODR, the Investor Presentation will also be available on the website of the Company at www.lifc.co.in

This is for your information and appropriate dissemination.

Thanking you,

Yours faithfully,

For Laxmi India Finance Limited
(Formerly known as Laxmi India Finance Private Limited)

SOURABH
MISHRA
Digitally signed by
SOURABH MISHRA
Date: 2026.05.13
21:40:45 +05'30'

Mr. Sourabh Mishra
Company Secretary & Chief Compliance Officer
M. No.: A51872



Registered & Corporate Office: 2, DFL, Gopinath Marg, M. I. Road, Jaipur-302 001, Rajasthan India



18001217747



8265826531



0141-4031166



CIN: L65929RJ1996PLC073074



www.lifc.co.in



info@lifc.in, customerhelpdesk@lifc.in





LAXMI INDIA FINANCE LIMITED

“Sapne dekho bade dekho, Hamare sath
unhe pura hote dekho”

Q4 and FY26 Investor Presentation

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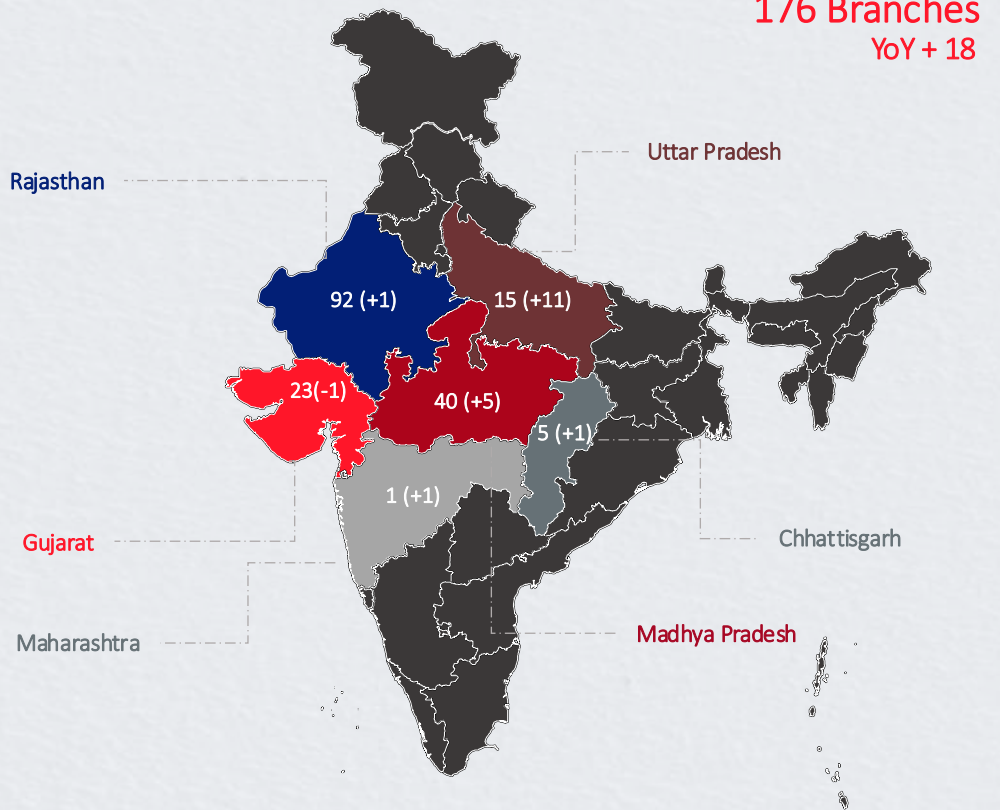
A black and white photograph of a hand dropping a coin into a stack of coins on a desk. In the background, a calculator is visible. The scene is set on a desk with several stacks of coins of varying heights. A hand is shown in the upper right, dropping a coin into the tallest stack. The lighting is dramatic, highlighting the textures of the coins and the hand. A red curved graphic element is at the bottom of the image.

Q4 and FY26 Financial & Operational Highlights

FY26 Operational and Financial Snapshot



176 Branches
YoY + 18



Gross NPA 2.13%

Net NPA 1.08%

PCR 49.43%

Asset Quality

(+) Represents YoY Increase in Branches



Branches in



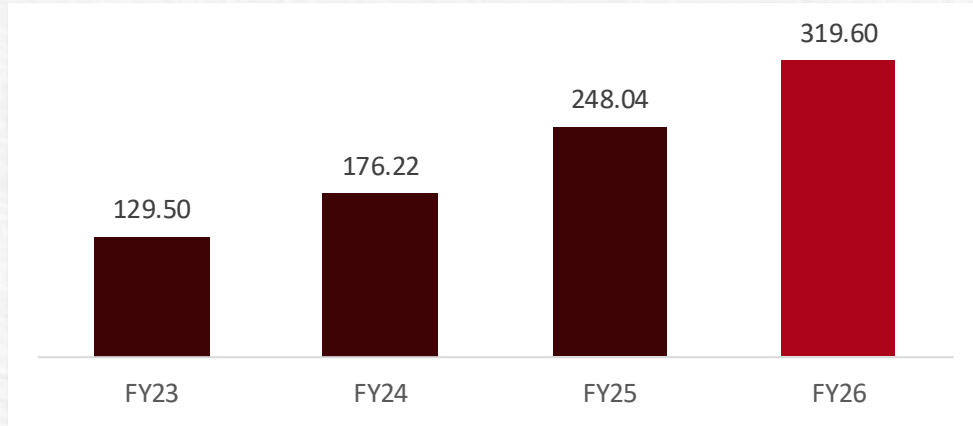
Assets Under Management (AUM) ₹ 1,626.26 Cr. ↑ 27.35% (Mar'25: ₹ 1,277.02 Cr.)	Profit Before Tax (PBT) ₹ 66.05 Cr. 39.47% ↑ (Mar'25: ₹ 47.36 Cr.)	Return On Net Worth 13.73%
	Profit After Tax (PAT) ₹ 49.68 Cr. 38.33% ↑ (Mar'25: ₹ 35.91 Cr.)	
Own Book ₹ 1,518.56 Cr. ↑ 31.74% (Mar'25: ₹ 1,152.65 Cr.)	Cost Of Borrowing (COB) 10.80% ↓ 68 bps (Mar'25: 11.48%)	Return on Assets 3.08% ↑ (Mar'25: 2.98%)
Net Interest Income (NII) ₹ 161.78 Cr. ↑ 38.65% (Mar'25: ₹ 116.69 Cr.)	Capitalization (CRAR) Total CRAR – 26.12% Tier I CRAR – 25.61% Tier II CRAR – 0.51%	External Credit Rating (Acuite) “Upgraded from A- to A / Stable Positive”
Employee Base 1,800+	Net Worth ₹ 465.47 Cr. ↑ 80.49% (Mar'25: ₹ 257.89 Cr.)	Debt Equity Ratio 2.87
		Net Equity Ratio 2.47

Note: Profit before tax/Profit after tax is after considering IPO expense amounting to Rs. 2.55 Crores

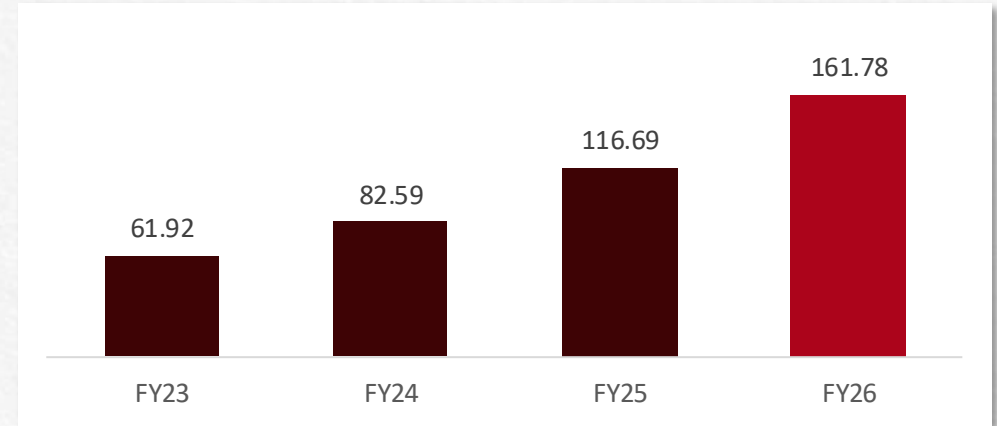
Consistent NII and PAT Growth Trajectory



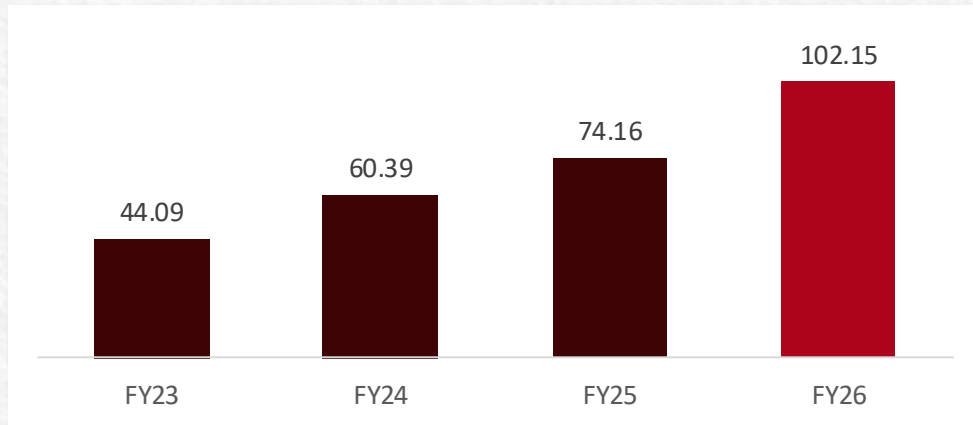
Revenue (In Cr.)



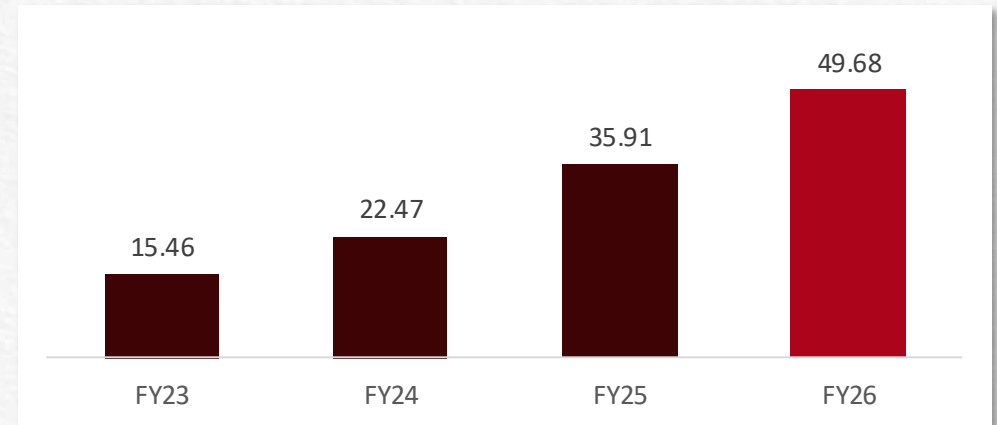
Net Interest Income (NII) (In Cr.)



Operating Expense (In Cr.)



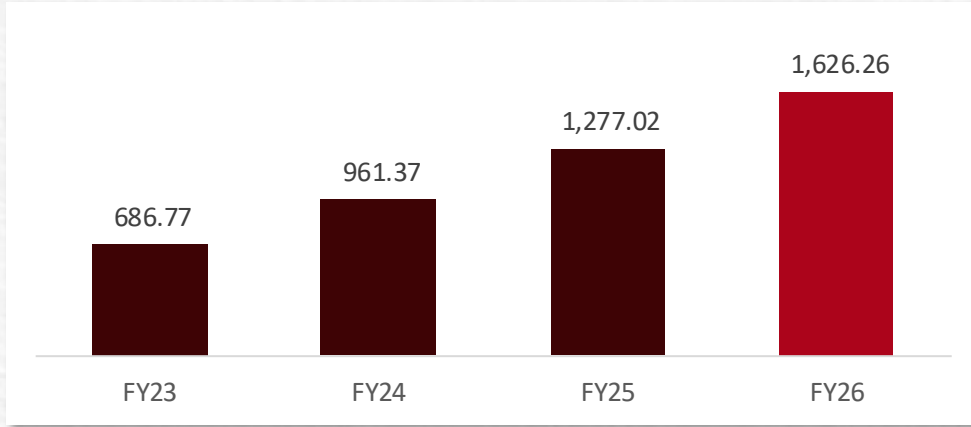
Profit After Tax (PAT) (In Cr.)



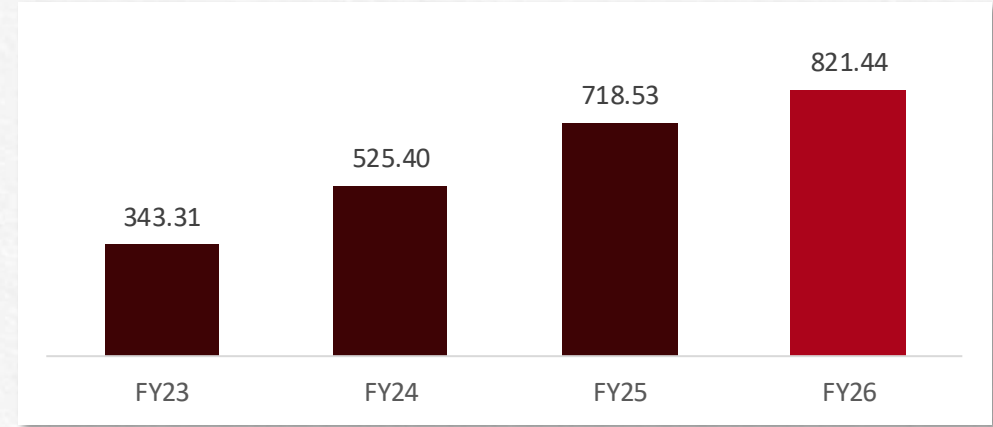
Strong Scale-Up Across AUM, Customers and Network



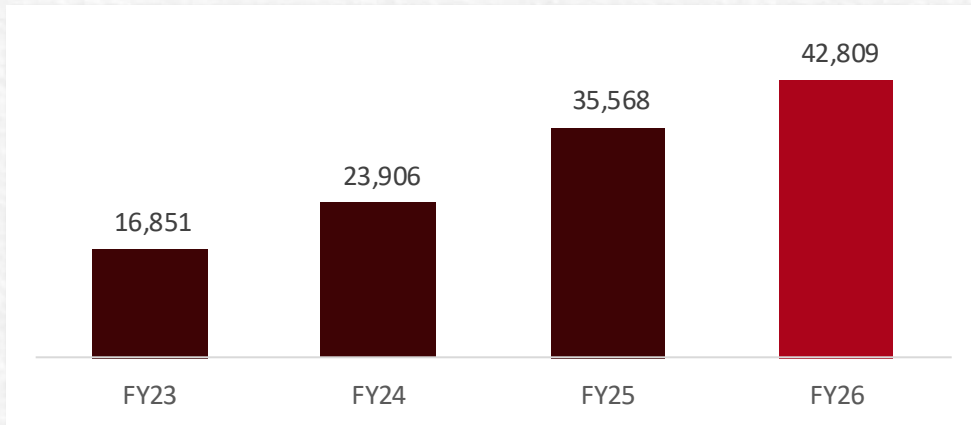
AUM (In Cr.)



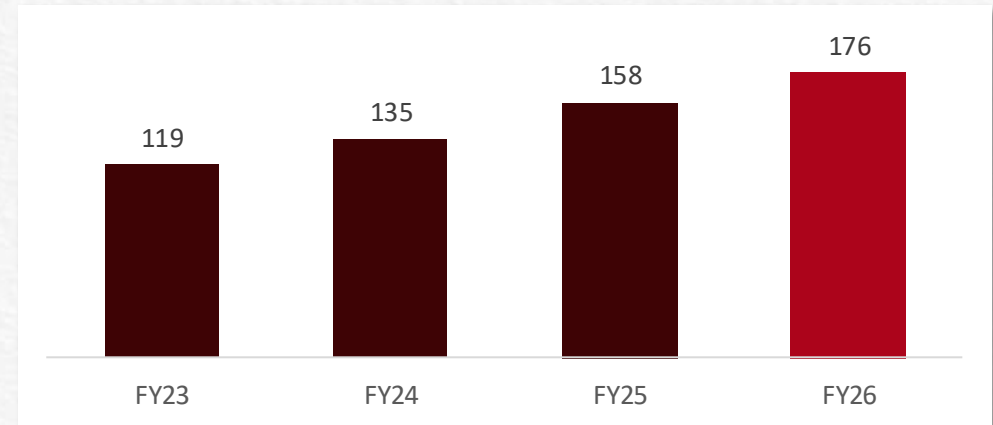
Disbursement (In Cr.)



Customer Base



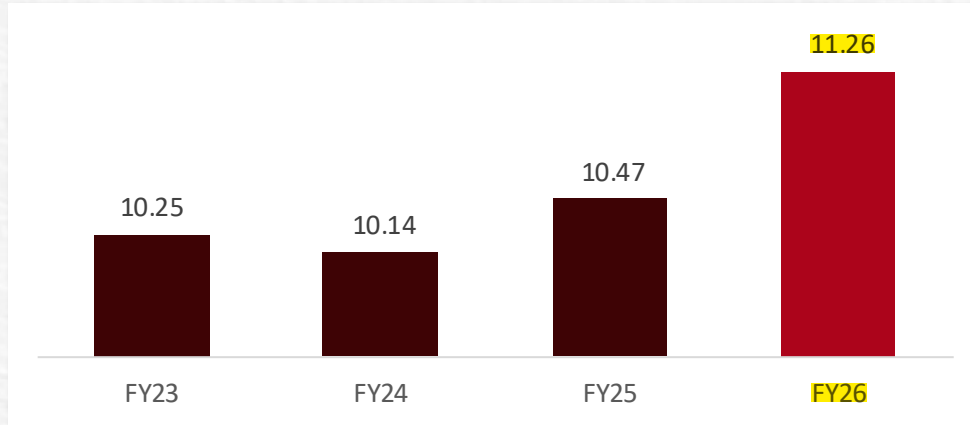
Branch Network



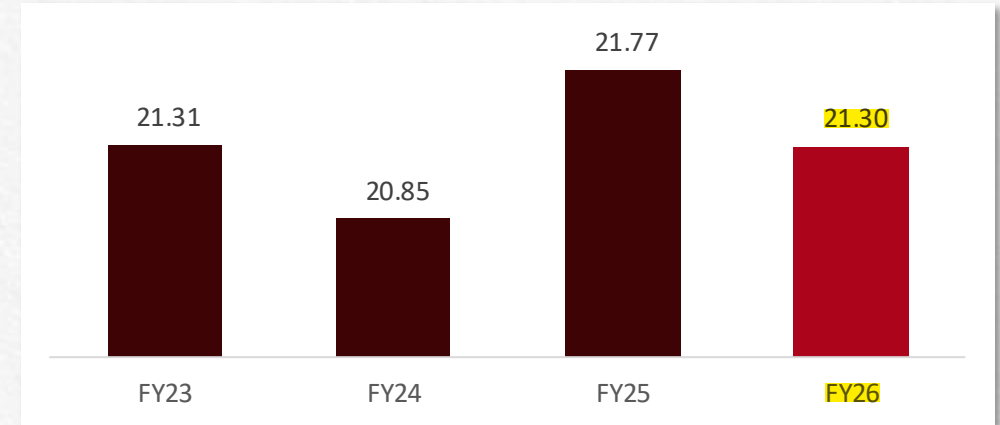
NIM and Spreads Expand on Better Pricing Discipline



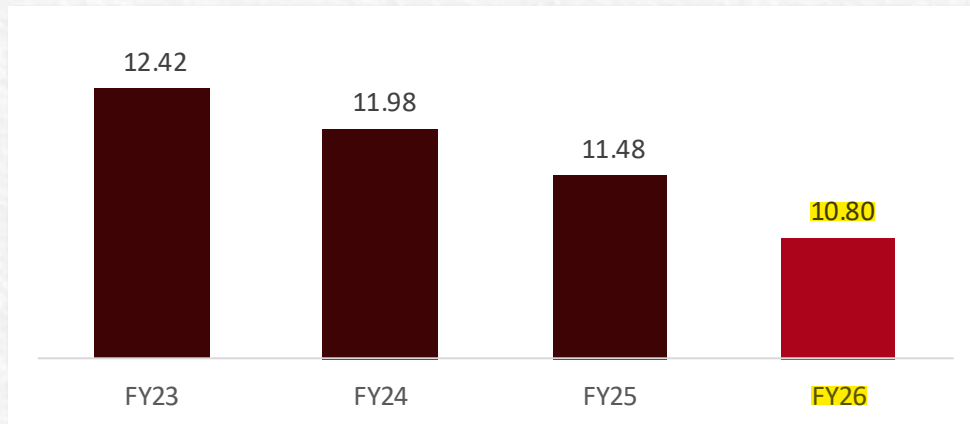
NIM (In %)



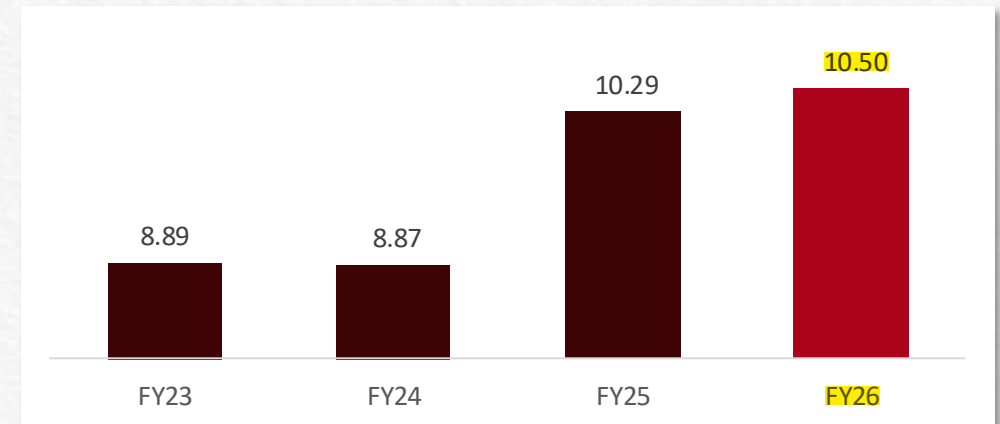
Yield on Avg. Portfolio (In %)



Avg. Cost of Borrowings (In %)



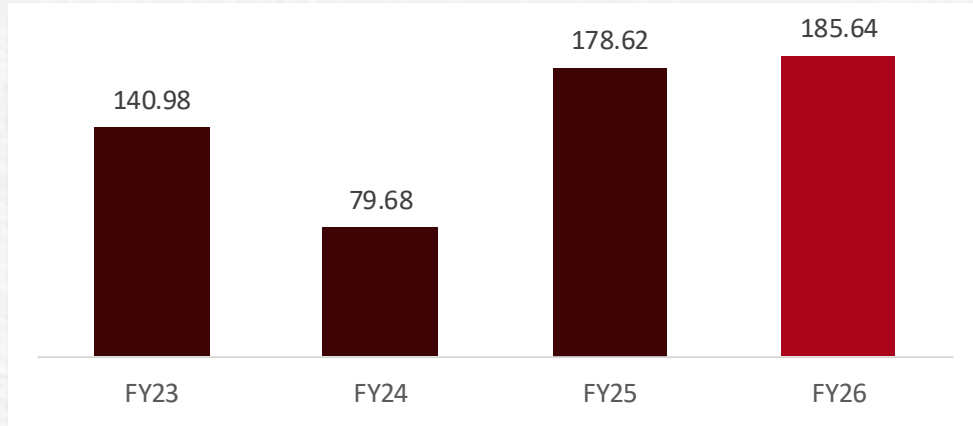
Spreads (In %)



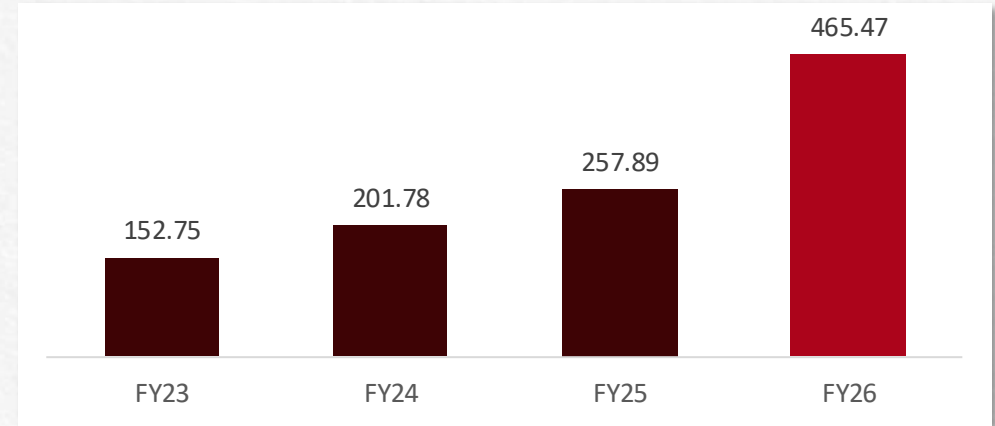
Strong Liquidity Position with Stable Return Metrics



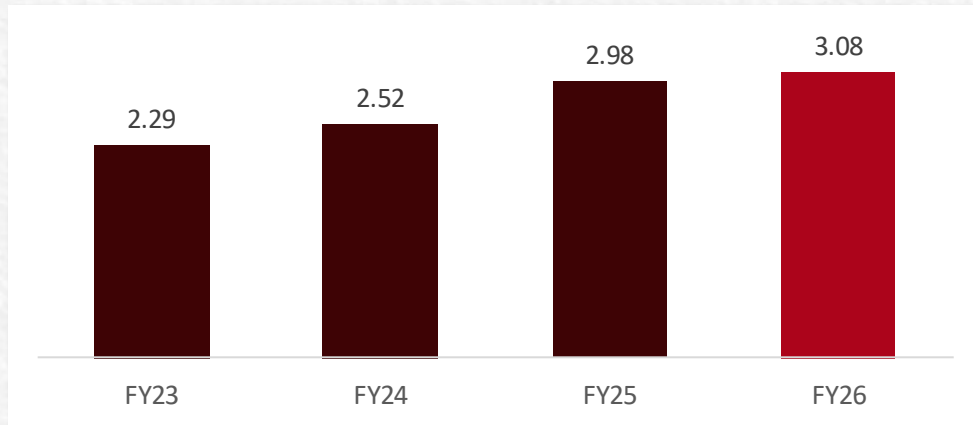
Liquidity (In Cr.)



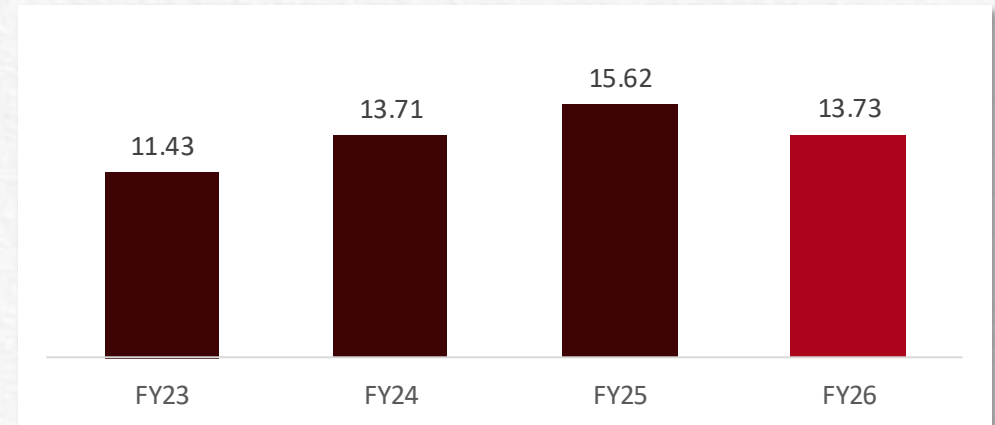
Net Worth (In Cr.)



Return on Total Assets (In %)



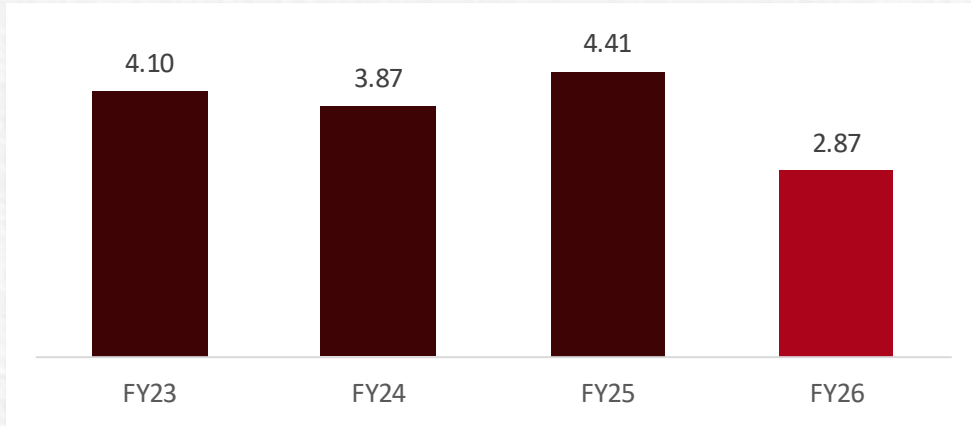
Return on Avg. Net Worth (In %)



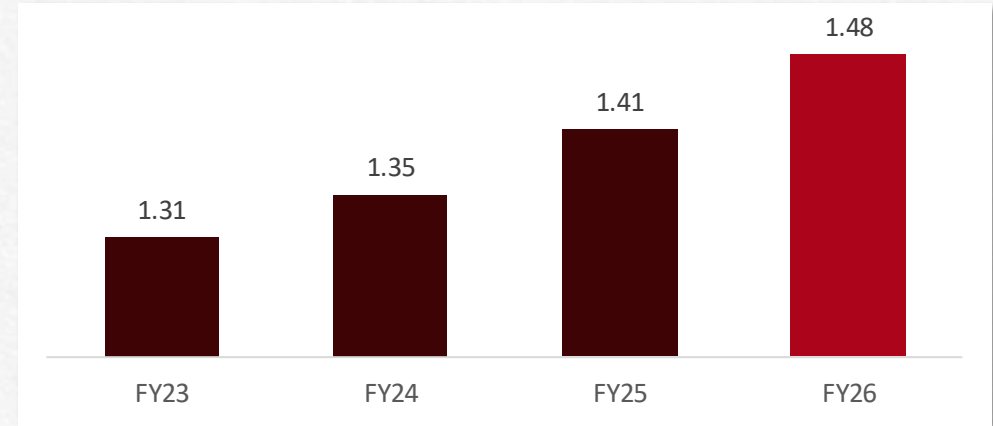
Well Positioned to Capture Future Growth...



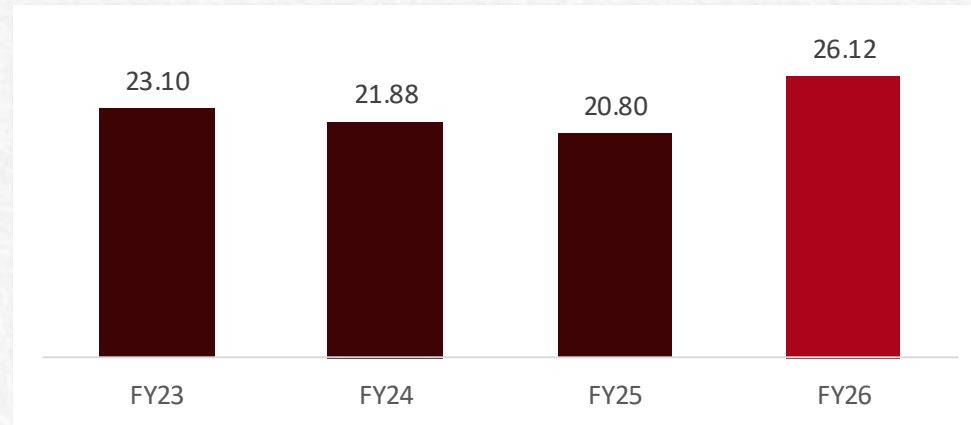
Debt Equity Ratio



Interest Coverage Ratio



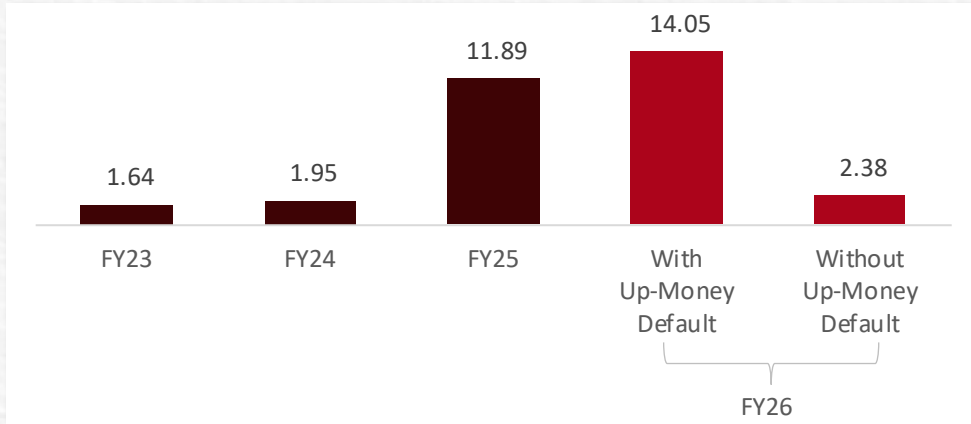
Capital Adequacy Ratio (In %)



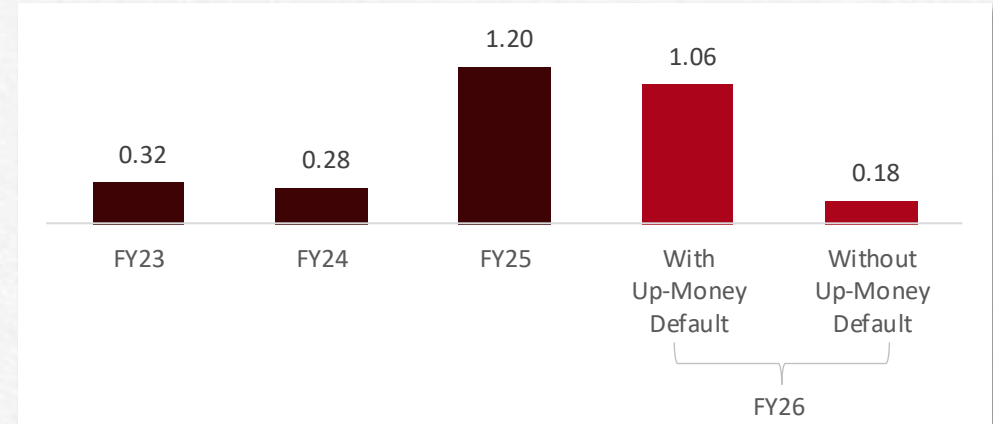
Asset Quality Update



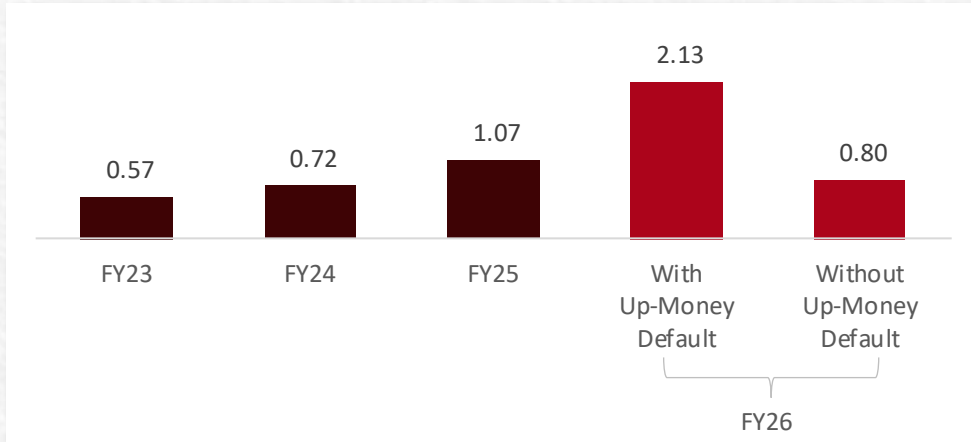
Credit Cost (In Cr.)



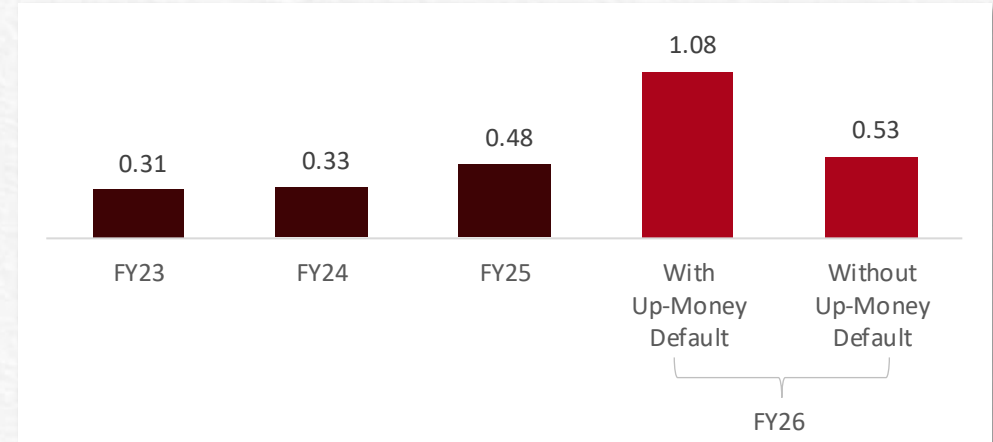
Credit Cost (In %)



GNPA (In %)



NNPA (In %)



Stage Wise Movement of Loans



Amount in Crores

Stage Wise Movement as on 31st March 2026

Particulars	Stage 1	Stage 2	Stage 3	Total
Gross carrying amount as at Apr 1, 2025	1086.47	41.59	12.18	1140.24
New assets originated or increase in existing assets	712.07	5.35	12.37	729.79
Assets Closed or repaid	(316.48)	(17.02)	(1.53)	(335.03)
Transfers from Stage 1	(59.02)	41.90	17.12	0.00
Transfers from Stage 2	14.64	(15.55)	0.91	0.00
Transfers from Stage 3	2.61	0.17	(2.78)	0.00
Sold to ARC	(16.36)	(9.74)	(1.83)	(27.93)
Write offs	(0.01)	(0.10)	(4.42)	(4.53)
As at Mar 31, 2026	1423.92	46.59	32.03	1502.53

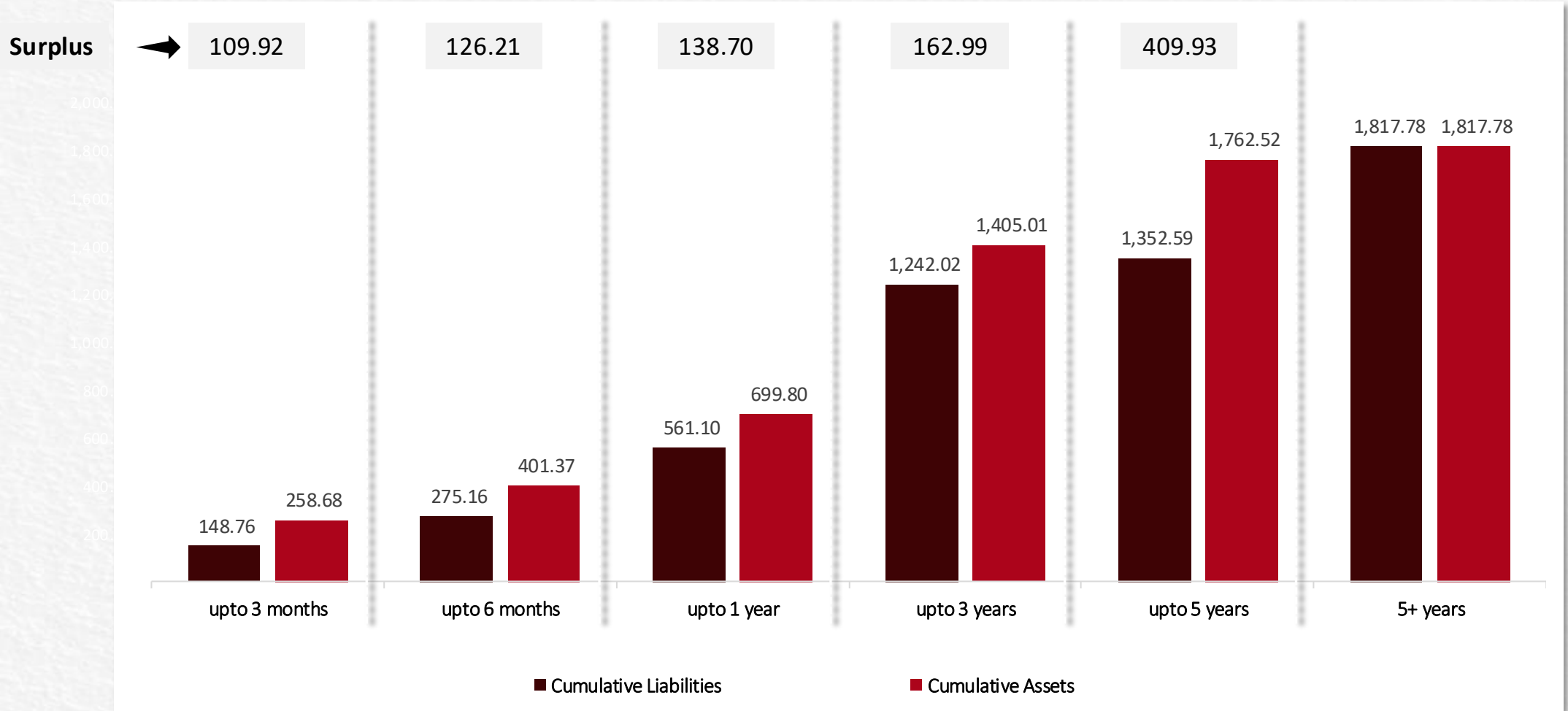
Stage Wise Movement as on 31st March 2025

Particulars	Stage 1	Stage 2	Stage 3	Total
Gross carrying amount as at Apr 1, 2024	780.14	34.22	5.97	820.33
New assets originated or increase in existing assets	621.47	8.22	2.60	632.30
Assets Closed or repaid	(270.63)	(12.24)	(0.75)	(283.62)
Transfers from Stage 1	(41.67)	34.07	7.60	0.00
Transfers from Stage 2	8.94	(10.10)	1.16	0.00
Transfers from Stage 3	0.66	0.22	(0.89)	0.00
Sold to ARC	(12.31)	(11.62)	(0.61)	(24.54)
Write offs	(0.12)	(1.19)	(2.90)	(4.22)
As at Mar 31, 2025	1086.47	41.59	12.18	1140.24

ALM Position as on 31st March 2026



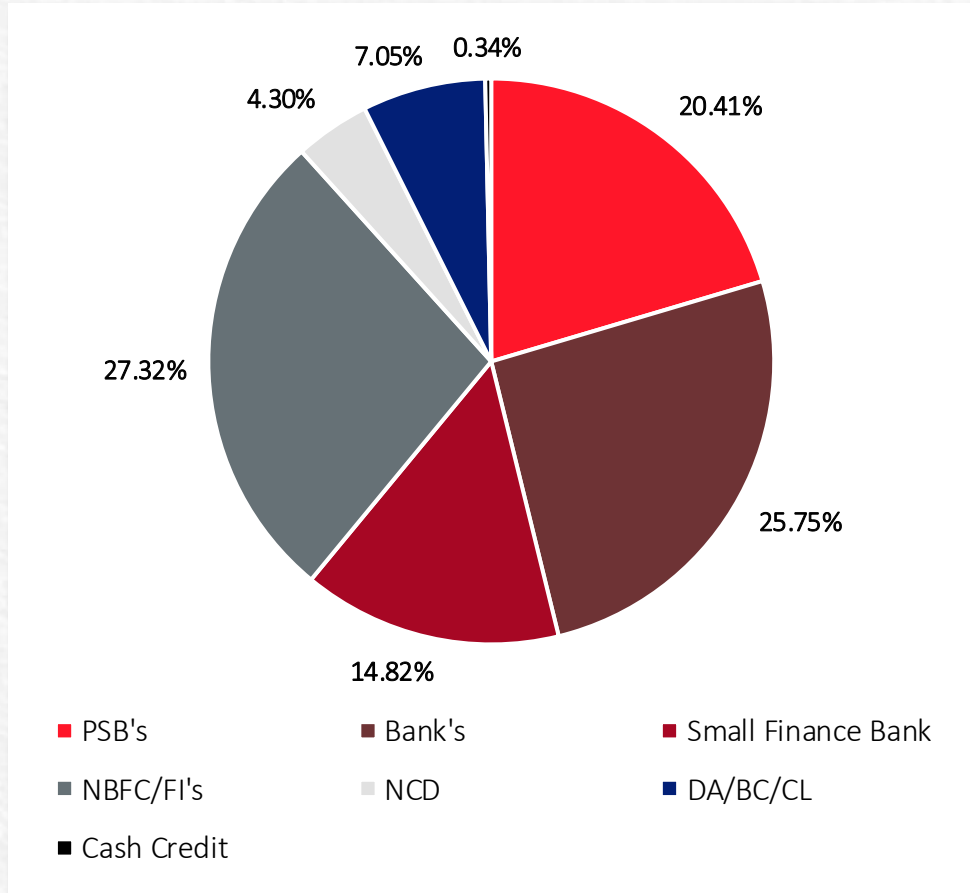
Amount in Crores



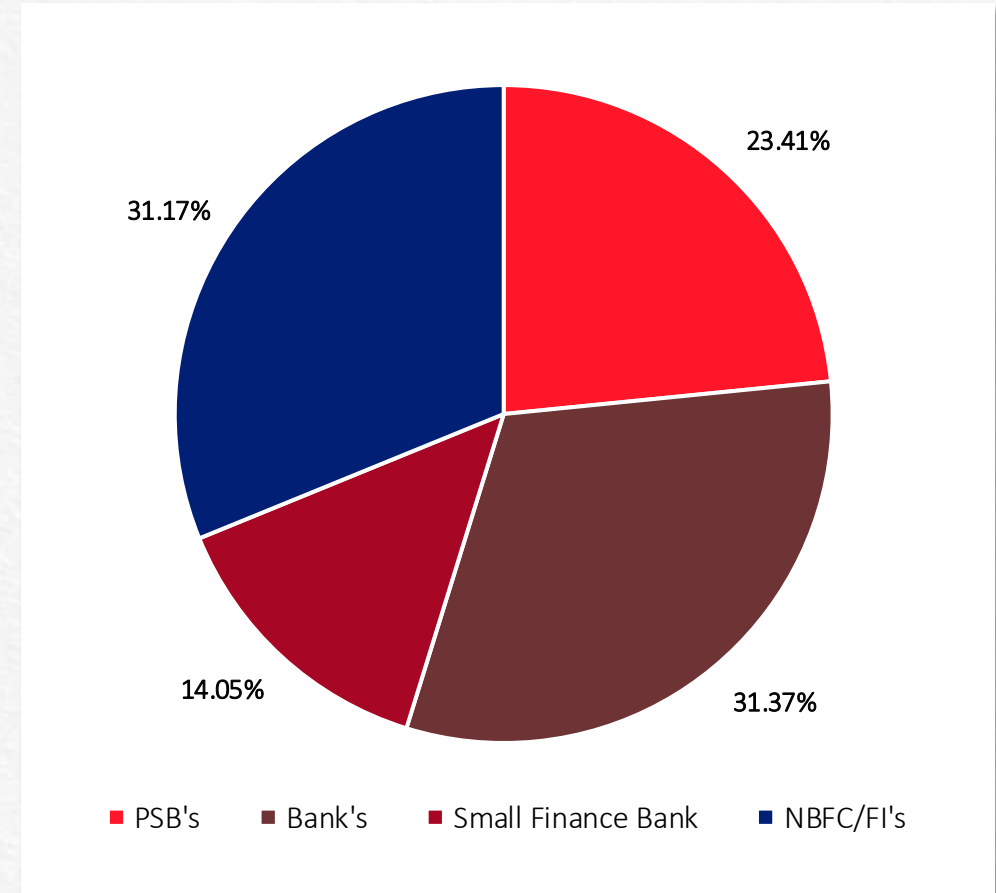
Diversified and Scalable Borrowing Profile



Borrowing Mix



Incremental Borrowing Mix During FY26



Profit & Loss Statement

Amount in Crores



Particulars	Q4FY26	Q4FY25	Y-o-Y (%)	Q3FY26	Q-o-Q (%)	FY26	FY25	YoY (%)
Interest Earned	88.37	71.93	22.85%	71.99	22.75%	299.12	231.31	29.32%
Interest Expenses	36.25	31.67	14.48%	34.03	6.52%	137.34	114.63	19.81%
Net Interest Income	52.11	40.26	29.43%	37.95	37.32%	161.78	116.69	38.65%
Other Income	5.10	2.99	70.69%	7.84	-34.96%	20.47	16.73	22.38%
Total Income (Net of Interest Expense)	57.21	43.25	32.28%	45.79	24.95%	182.25	133.41	36.61%
Employee Cost	19.17	14.09	36.03%	19.78	-3.10%	72.51	54.03	34.20%
Other Expense	8.42	5.74	46.71%	5.40	56.05%	29.64	20.14	47.20%
Operating Exp	27.59	19.83	39.12%	25.18	9.58%	102.15	74.16	37.73%
Profit Before Impairment & Tax	29.62	23.42	26.48%	20.61	43.72%	80.10	59.25	35.20%
ECL Provision	1.53	3.81	-59.84%	6.24	-75.48%	10.81	9.12	18.53%
Write –off	1.02	0.63	61.37%	0.94	8.15%	3.24	2.77	17.01%
Total Provision	2.55	4.44	-42.64%	7.18	-64.53%	14.05	11.89	18.18%
Profit Before Tax	27.08	18.98	42.65%	13.43	101.59%	66.05	47.36	39.48%
Tax	6.56	4.41	48.85%	3.37	94.97%	16.29	11.35	43.51%
Implied Tax Rate	24.24%	23.23%		25.06%		24.66%	23.97%	
Other Comprehensive Income	0.06	-0.05		-0.02		-0.08	-0.09	
Profit After Tax & OCI	20.58	14.52	41.73%	10.04	104.91%	49.68	35.91	38.34%

Balance Sheet Statement



Amount in Crores

Particulars	Q4FY26	Q4FY25	YoY (%)	Q3FY26	QoQ (%)
Paid-up Equity	26.13	20.91	25.00%	26.13	0.00%
Reserves and Surplus	439.34	236.98	85.39%	419.03	4.85%
Total Equity	465.47	257.89	80.49%	445.17	4.56%
Borrowings	1275.75	1109.68	14.97%	1,180.87	8.03%
Debt Securities	61.56	27.39	124.79%	14.92	312.59%
Other Liabilities and Provisions	14.99	17.56	-14.63%	13.21	13.50%
Total Equity & Liabilities	1817.78	1412.52	28.69%	1,654.17	9.89%
Loans	1480.10	1126.91	31.34%	1,330.85	11.21%
Non-Financial Assets	24.76	19.58	26.46%	26.00	-4.78%
Other Financial Assets	312.93	266.03	17.63%	297.32	5.25%
Total Assets	1817.78	1412.52	28.69%	1,654.17	9.89%

A black and white photograph of a hand dropping a coin into a stack of coins on a table. The hand is in the upper right, holding a coin between the thumb and index finger. Below it, several stacks of coins are arranged on a surface. The background is blurred, showing what appears to be a desk with a pen and other items. The overall mood is one of financial precision and strategic decision-making.

**Strategic Priorities
& Competitive Strengths**

Strategic Priorities (Medium-Term Focus)



Operating Leverage & Profitability

Optimisation of leverage to structurally improve returns, with a **targeted ROA of 3.50% - 3.75% and ROE of 13.50% - 14.00%**, driven by scale benefits, improved asset mix and operating efficiency.

Diversified Borrowing & Liability Strategy

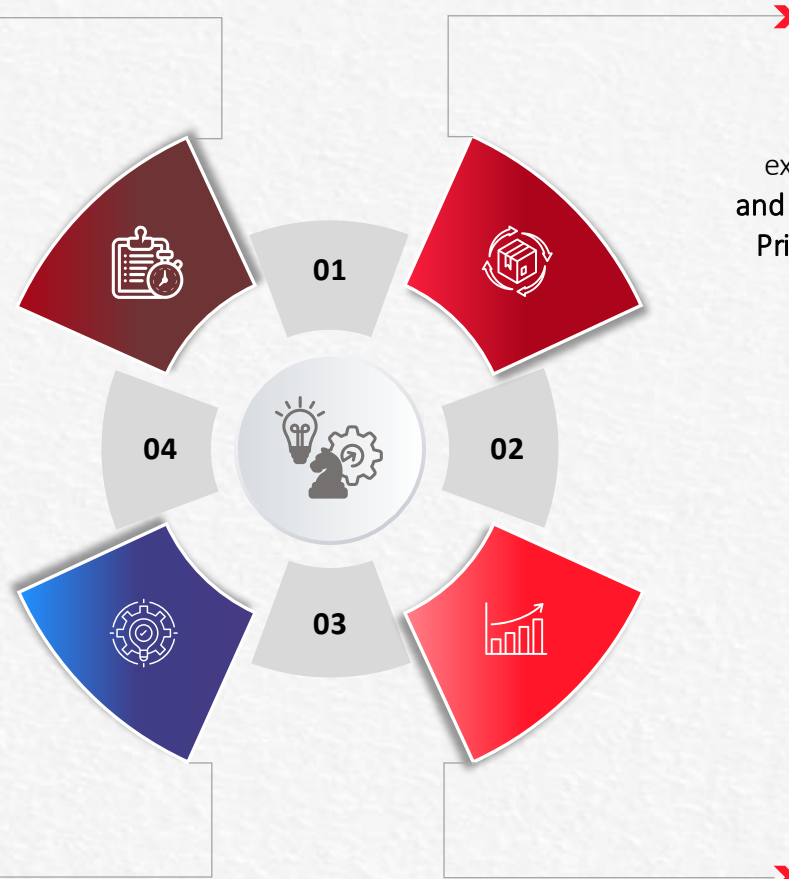
Diversification of borrowing profile by exploring **new funding avenues such as ECBs and consolidation of borrowing mix with larger Private & Public Sector banks**, improving cost of funds, tenor mix and balance sheet resilience.

Geographic Diversification & Branch Expansion

Geographic diversification through calibrated expansion into new and adjacent markets. Branch additions to support deeper penetration, improved sourcing and **achievement of targeted ~30% AUM CAGR**.

Technology-led Execution & Turnaround Efficiency

Technology advancement across sourcing, underwriting and servicing **to reduce turnaround time (TAT)**, enhance customer experience and improve operating scalability.



WHY US?



01

Digital – First Operations

110+ tech tools incl. Tab – based LOS, Synofin LMS/LOS, Synno CRM; reduced TAT, automated workflows, CKYC, and NPA Management.

02

Laxmi Mitra referral App

This app enables real - time tracking and minimal acquisition cost.

03

Experienced Team

1,800+ employees with leadership averaging 10+ years NBFC experience.

04

Focus on Inclusion

25% of borrowers are rural / semi - rural women entrepreneurs.

05

Strong Lender Network

50+ PSU, SFB, FI & NBFC partners; zero delays / defaults.

06

Diversified Reach

9 products, 42,800+ customers across **6 states**; Tier- I/III city focus; aligned with Make in India.

07

Secure, Scalable Infrastructure

176 Branches On Real-time Systems; Digital Collections (E-NACH, Auto Dialler, M-collection); End-point Security For Remote Connectivity.



A black and white photograph of a hand dropping a coin into a stack of coins on a table. The hand is positioned in the upper right, with the coin falling towards the center. Several stacks of coins are visible on the table, with some scattered coins in the foreground. The background is blurred, showing a person's arm and a glass. A red curved shape is at the bottom of the image.

**Business Model
& Operating Engine**

Company Overview and Operating Footprint



2011 - Acquired RBI-registered NBFC

Laxmi India Finleasecap Pvt. Ltd.; merged DFL operations; portfolio ~Rs. 32 Cr, 4 branches.

Today – 176 Branches

across Rajasthan, Gujarat, MP, Chhattisgarh, UP & Maharashtra; serving rural, semi-urban & urban markets.

Diverse Portfolio

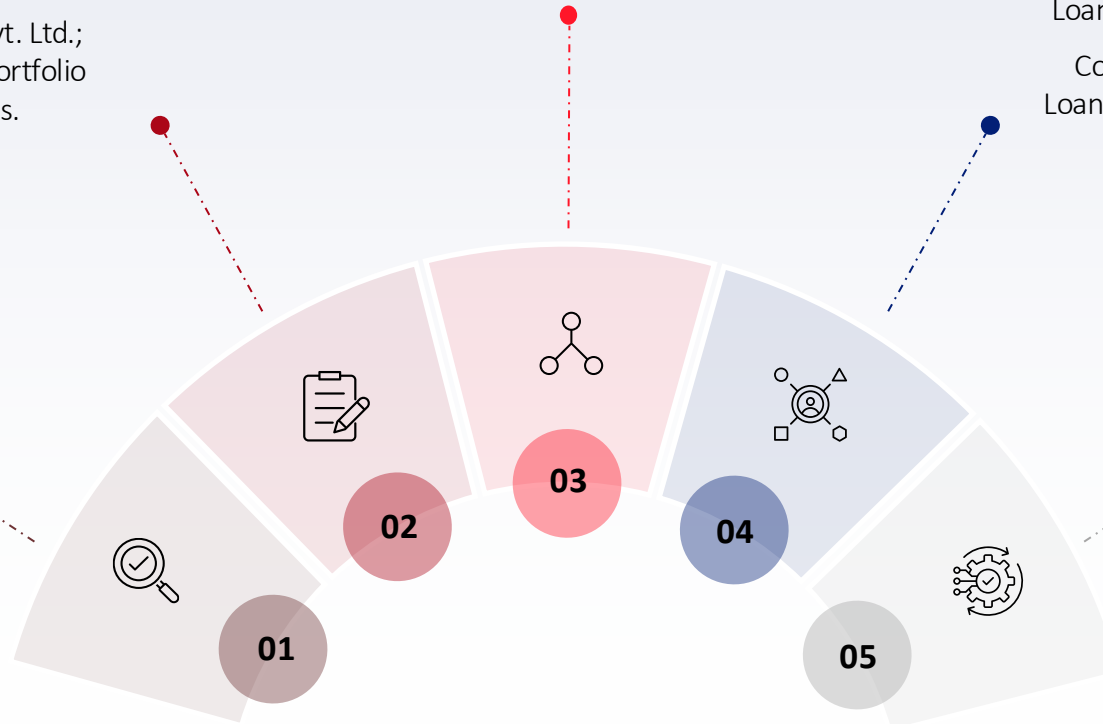
Secured MSME/SME Loans, Mortgage Loans, Business Loans, LAP, Personal Loans, Commercial & Non-Commercial Vehicle Loans, Tractor Loans, Two-Wheelers, Electric Vehicles, Wholesale Lending.

Founded in 1993-94

as Deepak Finance and Leasing Company (DFL) in Jaipur; initially focused on vehicle financing.

Tech-enabled Operations

Centralised control from Jaipur HQ with online LMS & LOS systems for efficiency and scalability.



Consistent Scale-Up Across AUM, Profitability and Footprint



Crossed AUM of ₹ 200 Cr.

External credit Rating "BB+"

Equity Infusion of ₹ 16.87 Cr.

Branch Network crossed to 65

Forayed in new geography i.e. Gujarat

Crossed AUM of ₹ 400 Cr.

Forayed in new geography i.e. Madhya Pradesh

External credit Rating "BBB+"

Listed NCD on BSE at WDM

Upgrade in external credit rating to "A-"

Crossed Net-worth of ₹ 125 Cr.

Branch network crossed 100.

Forayed in new geography i.e., Chhattisgarh.

Equity Infusion of ₹ 26.66 Cr.

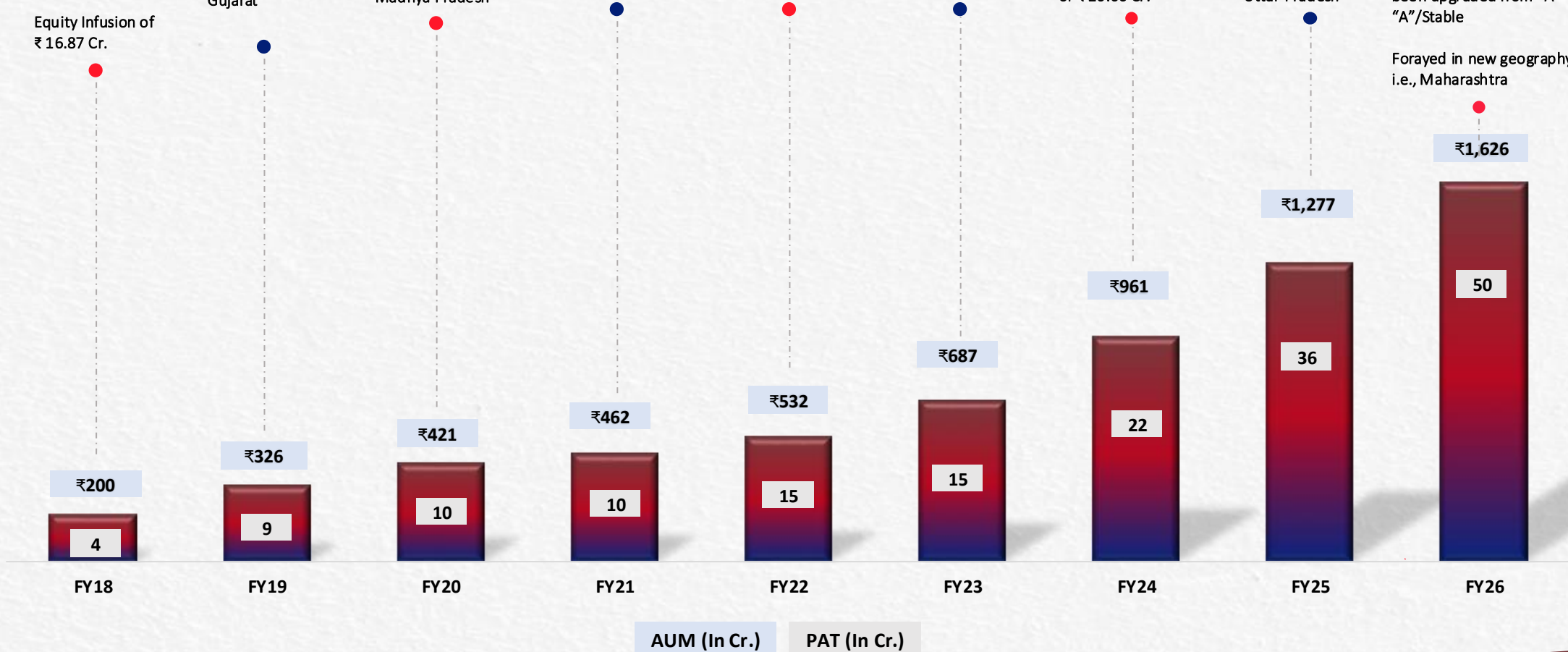
AUM crossed ₹ 1,000 Cr.

Forayed in new geography i.e., Uttar-Pradesh

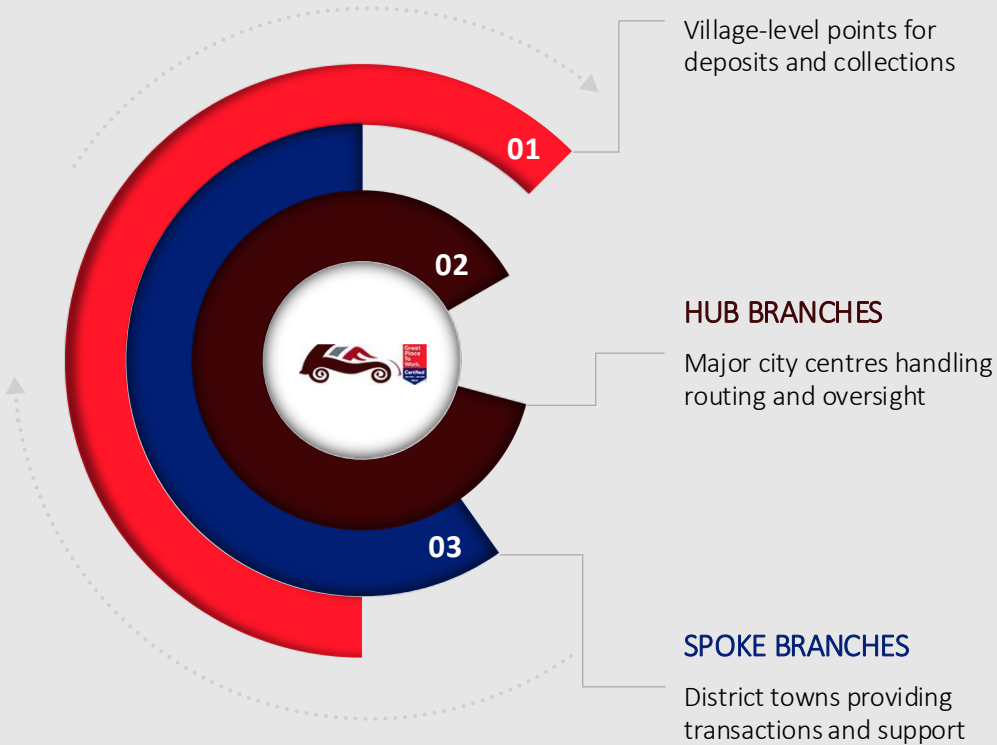
Successfully completed IPO in August 2025; AUM crossed ₹ 1,600 Cr.

External Credit Rating had been upgraded from "A-" to "A"/Stable

Forayed in new geography i.e., Maharashtra



Branch-Led, Relationship-Driven Operating Model



01

Distribution at Scale

- 176 touchpoints across Tier II & III markets
- Deep presence in rural & semi-urban India
- Cluster-based branch expansion model

02

Focused Customer Segments

- Small traders & shop owners
- MSME & self-employed borrowers
- Vehicle loan customers & transport operators
- Largely informal / underbanked profiles

03

What Differentiates Our Offering

- Fast approvals with low documentation
- Cash-flow based, risk-aligned pricing
- Digital-first journey with branch-level support

Strong relationships with funding partners enabling cost-effective capital sourcing and financial flexibility

High Income Customers

Middle Income Customers
(Our customers)

Low Income Customers
(our customers)

Unique Strengths & Differentiated Advantages (USP)



01

Branch-Led, Relationship - Driven Model

Deep presence across Tier II & III markets with branch-embedded Relationship Managers driving sourcing, underwriting, and collections, resulting in superior customer connect and asset quality.

02

Technology - Enabled, Low - TAT Operations

End-to-end digital ecosystem including LOS/LMS, vehicle valuation tools, e-NACH, CRM, auto-dialler, and digital collections enabling faster turnaround times (24 - 48 hours for CV loans; 7 - 10 days for MSME).

03

Conservative & Centralised Credit Framework

Cash-flow based underwriting with collateral backing, conservative LTVs, and centralized credit appraisal ensuring consistency, strong governance, and low delinquencies.

04

Strong Lender & Capital Franchise

Zero repayment delays since inception, trusted relationships with 50+ lenders, and a strong capital base with ~28% of the portfolio funded through net worth and internal accruals.

05

Proven Semi - Urban & Rural Franchise

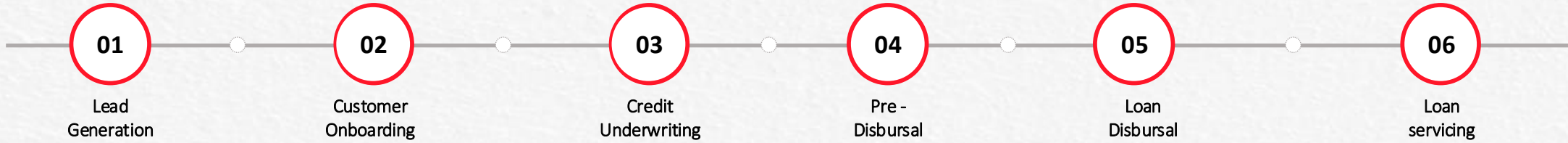
Diversified product suite across MSME, business, and vehicle loans serving underbanked borrowers, including ~25% women borrowers and 37% first-time borrowers.



A black and white photograph of a hand dropping a coin into a stack of coins on a table. The hand is positioned in the upper right, with the coin falling towards the center. Several stacks of coins are visible on the table, varying in height. The background is blurred, showing a person's arm and a glass. A red curved shape is at the bottom of the image.

**Technology, Credit
& Collections**

End-to-End Digital Platform Powering Scalable Lending



Tab/ Mobile based sourcing by FOS (Feet on Street)
Real time fetching of bureau check & preparing CAM
MNRL Check

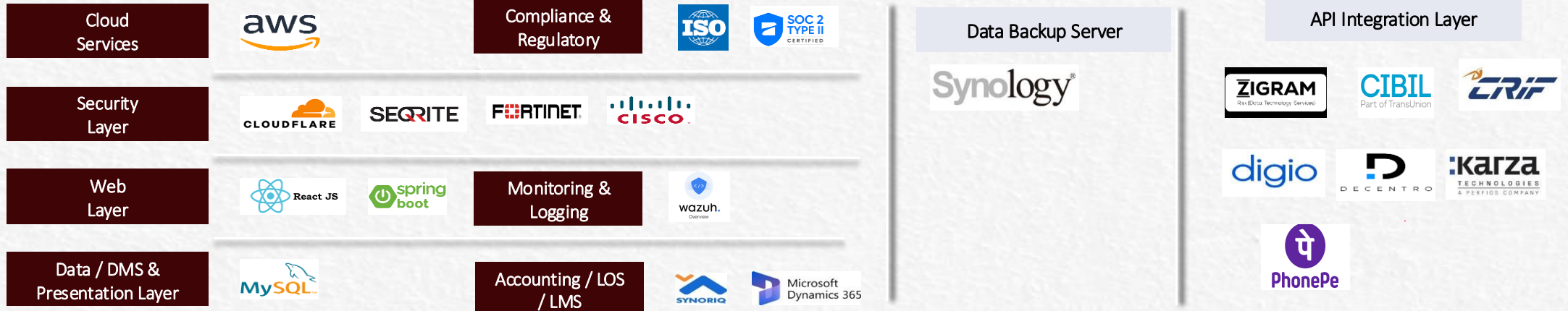
OKYC/EKYC.
Pan / ITR Verification
Legal Verification
Banking Check
Property Valuation
Bureau Check
Udyam Verification

Personal discussion with customer
CAM summary assessment
Title / Ownership chain check of property
EWS & AML

E-Nach
E-Sign (Upcoming)

Digital disbursal IMPS/RTGS/NEFT
WhatsApp based welcome Kit delivery
Digital / Physical document storage.
External Agency for storing the original property documents.

Customer App ; CRM Platform ; Call Center; WhatsApp ; Digital Collection ; Collection App-CLU ; Automatic Processes ; Payment Aggregators i.e. Paytm, Pay-u, Airtel Payment Bank.



Customer Acquisition Model Anchored in Local Presence



Branch Led Sourcing

Loan origination is primarily driven through a wide branch network of 176 branches

Branches act as local sourcing, credit assessment, and collection hubs

Dense presence in core semi-urban markets



Relationship Driven Origination

Dedicated Relationship Managers (RMs) embedded at the branch level

Single-point ownership: sourcing, assessment & engagement

Higher repeat business and lower delinquency risk



Local Sourcing Advantage

Deep understanding of local borrower profiles, cash flows, and collateral values

Use of local intelligence and references for underwriting and collections

Faster decisions and stronger asset quality



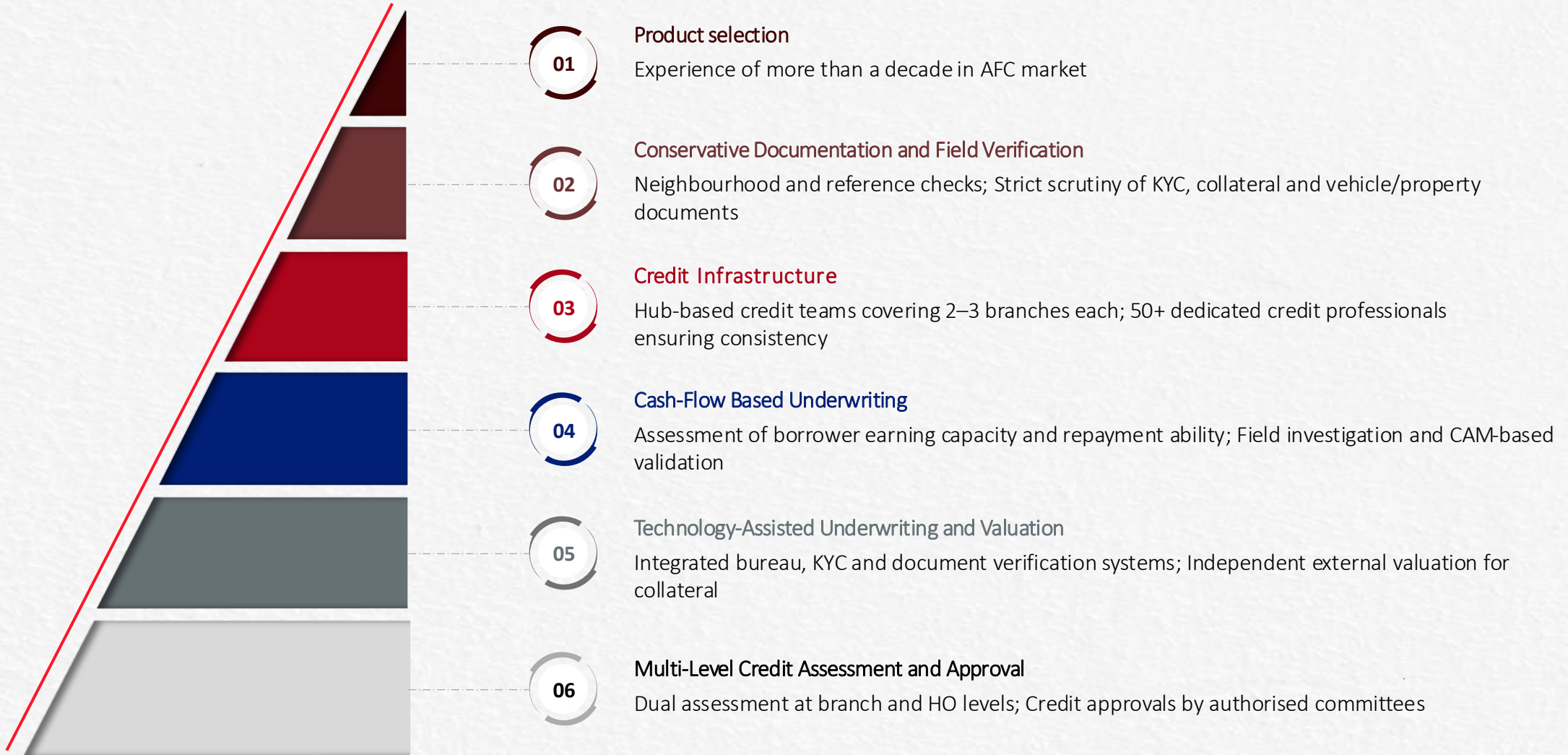
Semi - Urban Branch Model

Cluster-based expansion in underserved markets

Lower operating costs and high customer stickiness

Strong community connect limits competitive intensity

Conservative and Structured Credit Appraisal Framework

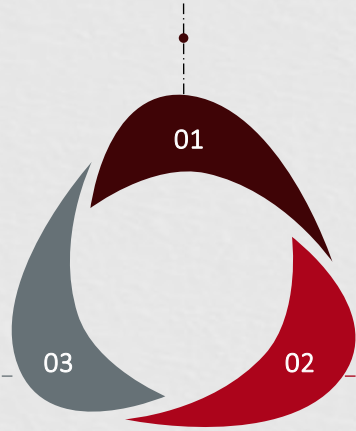


Structured MSME Credit Assessment and Approval Framework



Property & Collateral Verification

- CM/BM visit to residence and business premises
- Independent valuation, legal title check and CERSAI registration



Business & Cash Flow Assessment

- CM/BM assessment of business cash flows and margins
- End-use verification and negative list screening

Field & Reference Checks

- Neighbourhood and reference verification
- Bureau check, bank statement review and obligation assessment

Inputs from assessment used to generate Credit Score

Source of equity

Seasonality

LTV*

IRR*

FOIR*

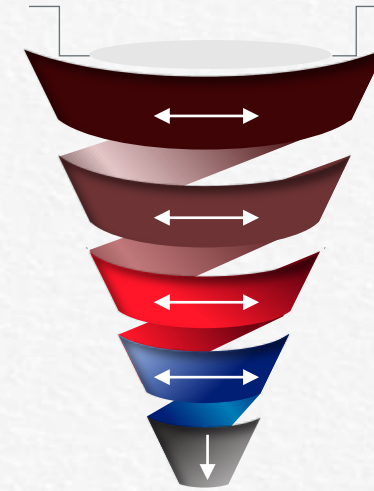
Sector

CIBIL Score

Business Margin

3rd Party check

Other Loans

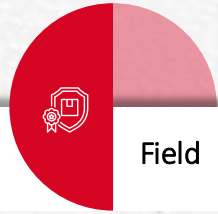


Cash Generation by business

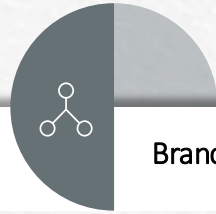
Loan Ticket Size	Approval Decisions Structure
up to ₹ 5,00,000	Credit Manager
More than ₹ 5,00,000-up to ₹ 10,00,000	Area credit Manager
More than ₹ 10,00,000-up to ₹ 15,00,000	Regional Credit Manager
More than ₹ 15,00,000-up to ₹ 20,00,000	Zonal Credit Manager
More than ₹ 20,00,000-up to ₹ 25,00,000	National Credit Manager
More than ₹ 25,00,000	Credit Committee*

*Credit Committee: Managing Director, Risk Head, Credit Head, Business Head & Collection Head

End-to-End Credit Appraisal Process for Vehicle Finance



Field



Branch



Head Office

Lead Generated

FOS evaluates suitability of lead as per the product policy of the company



FOS visits customer & obtains :
Application Form ; KYC ; Bank Statement

FOS submit customer KYC at Branch



Bureau Check



Field Investigations



Valuation



Branch Manager / Credit Manager / Cluster Head / Area Sale Manager to visit the customer to assess the over all case.



Credit Manager or Branch Manager recommends case to approving Authority



Telephonic Review (TVR) from Head Office (HO) :

Fixed Obligation ; Vehicle Details ; Prior Experience ; Income Level

The Operations team evaluates the file and check the approval in the light of :

Client's industry default levels ; Valuation under grid ; Vehicle is moving in the market





01

Field-Intensive, Branch-Led Collections

- High branch density in core markets
- Frequent on-ground borrower engagement
- Relationship-based recovery & early warning identification

02

Early Delinquency Detection and Preventive Action

- Branch-level monitoring of repayment behaviour
- Regular field follow-ups and physical verification
- Focus on prevention vs post-default recovery

03

Conservative Credit and Underwriting Framework

- Conservative underwriting
- Collateral-backed lending
- Local credit expertise

04

Adequate and Prudent Provisioning

- Provisions aligned with RBI ECL framework
- Controlled Stage-3 exposure
- Net NPAs remain low due to adequate buffers

Provisioning Coverage Snapshot (FY26)

PCR Stage 3: 49.43%

PCR Stage 2: 2.16%

PCR Stage 1: 0.39%

A black and white photograph of a hand dropping a coin into a stack of coins on a table. The hand is in the upper right, holding a coin between the thumb and index finger. Below it, several stacks of coins are arranged on a surface. The background is blurred, showing a person's arm and a glass. A red curved shape is at the bottom of the image.

Customer & Product Profile

Core Customer Segments And Target Profiles



T A R G E T



Salaried Segment

Salaried professionals in Tier II & Tier III cities, including government and private sector employees

Stable monthly income profiles supporting small-ticket, secured / cash-flow backed loans



Self-employed Business Owners

Traders and service providers in Tier II & III cities

Working capital and expansion loans

Relationship-led, repeat borrowing profile



MSME Customers

Micro-enterprises and SHGs in semi-urban & rural areas

Small-ticket, secured loans with flexible structures

Strong alignment with financial inclusion



Vehicle Owners

Income-generating commercial assets

CVs, tractors, 3-wheelers & 2-wheelers

High visibility cash flows supporting credit quality

- 37.1% first-time borrowers, reflecting focus on under-served segments
- Multi-channel sourcing through branches, direct sales associates, and **Laxmi Mitra app**

Diversified Lending Profile



MSME Prime

Ticket Size: Above 25 Lakhs to ₹ 50 Lakhs

Purpose: Business development, working capital, Business expansion

Security: Commercial & Residential Property



Two - Wheeler

Ticket Size: up to ₹ 1.5 lakhs

Purpose: Personal Use

Security: Vehicle



Commercial Vehicle Loan

Ticket Size: up to ₹ 15 lakhs

Purpose: Transportation & commercial use

Security: Vehicle



Business Loan

Ticket Size: up to ₹ 10 lakhs

Purpose: Business Development, working capital, business expansion

Unsecured Product



Electric Vehicle Loan

Ticket Size: up to ₹ 4 lakhs

Purpose: Extended to three wheelers for transportation and commercial use

Security: Vehicle



Construction & LAP Loan

Ticket Size: up to ₹ 25 lakhs

Purpose: Purchase property, House Construction/Renovation

Security: Residential Property



MSME

Ticket Size: up to ₹ 25 lakhs

Purpose: Working Capital Limit & Business expansion

Security: Commercial/Residential property



Wholesale Lending

Ticket Size: ₹ 25 lakhs - ₹ 500 lakhs

Purpose: On-lending to individual/Groups for MSME & Vehicle Loan

Security: Loan Portfolio



Personal Loan

Ticket Size: up to ₹ 4 lakhs

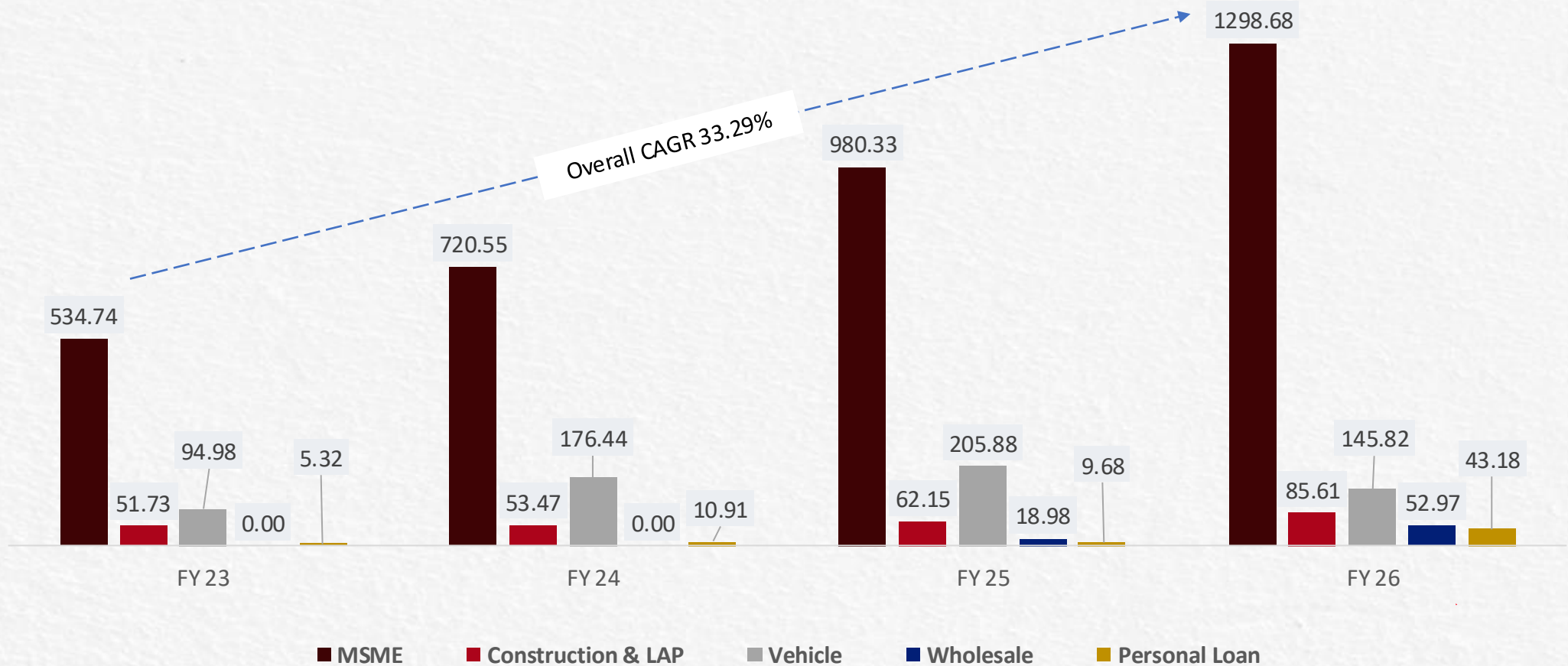
Purpose: Personal Use

Unsecured Product

Vertical Wise AUM Split



AUM (In Cr.)



A black and white photograph of a hand dropping a coin into a stack of coins. The hand is positioned in the upper right, with the coin falling towards the center. Below it, several stacks of coins are arranged on a surface, with some coins scattered around. The background is blurred, showing what appears to be a desk with a pen and other items. A red curved shape is at the bottom of the image.

**Governance, Management &
Capital Confidence**



Mr. Deepak Baid
Managing Director

“

First-generation entrepreneur with over two decades of experience in the financing sector

Commerce graduate with active involvement in social and community organisations, including Jain Tera Panthi Samaj, Mother Teresa Home and Jain International Trade Organisations

Provides overall leadership and management of the Company's business operations, people and ventures

Responsible for developing and executing business strategies to achieve the objectives of the Board and shareholders

Maintains and strengthens relationships with shareholders, stakeholders, business partners and regulatory authorities

”

Promoter Profile and Leadership Overview



Co-founder member of LIFL and appointed as Director of the Company
Actively involved in operations and human resource functions
Has contributed to the growth of the business since its inception



Mrs. Aneasha Baid
Whole Time Director

Entrepreneur and businesswoman with over two decades of experience; has contributed to multiple family businesses in India in various roles
Actively involved in CSR initiatives and strategic planning
Associated with the growth of the business since its inception



Mrs. Prem Devi Baid
Whole Time Director

Independent Directors



Mr. Anil Patwardhan
(Independent Director)

Masters with Honours in International Finance and Banking from University of Mumbai

40 Years of Banking Experience with Reputed PSU Bank. Held various positions at Different levels with Leadership Role in different Parts of Country and Overseas Place.
- San Francisco USA.

Head of International Syndication Team and Head of large Corporate with Asset size of **Rs 18000 Cr.** Last Post was General Manager Large Corporate - Medium Corporate.

Prior Experiences :
General Manager- Credit Monitoring at BOI.
Sr. Director - BrickWorks Rating.



Mr. Brij Mohan Sharma
(Independent Director)

M.Com (Medallist) and CAIIB professional certification course offered by the Indian Institute of Banking and Finance (IIBF) to professionals working in the banking and financial services industry in India.

40 years of experience in the banking and financial services industry. He began his career with Oriental Bank of Commerce in 1983 and has held several senior positions at public sector banks such as Punjab National Bank and Canara Bank.

He has also been recognized by the Pension Fund Regulatory and Development Authority (PFRDA) with the "Splendid 7" award for outstanding performance in the Atal Pension Yojana.

Prior Experiences :
Executive Director at Canara Bank.



Mr. Surendra Mehta
(Independent Director)

Qualification : Commerce graduate.

Contributes in the decisions making to improve the financial performance of the company.

He is having very rich knowledge of Finance and banking.

Prior Experiences :
Director at Opus Biz Ventures Pvt. Ltd. & BFL Asset Finvest Limited



Mr. Kalyanaraman Chandra Choodan
(Independent Director)

Qualification : MCS and CAIIB professional certification course offered by the Indian Institute of Banking and Finance (IIBF) to professionals working in the banking and financial services industry in India.

Having **40 years** of expertise in regulation, supervision, compliance, and payment systems. He has held key roles with the Reserve Bank of India (RBI), State Bank of India (SBI), international organizations, and non-banking financial institutions.

Prior Experiences :
Regional Advisor in IMF; Deputed by RBI as Director supervision with Bank of Mauritius.

Experienced Senior Management Team (1/2)



Mr. Gopal Krishan Sain
Chief Financial Officer

Experience : 12+ years
Vintage in LIFC : 4+ years
Qualification : CA, B.com



Mr. Rohit Mathur
National Credit Manager

Experience : 12+ years
Vintage in LIFC : 4+ years
Qualification : CA



Mr. Piyush Somani
Chief Treasury Officer

Experience : 15+ years
Vintage in LIFC : 7+ years
Qualification : FCA, B.com



Mr. Priya Kadyan
Associate Vice President
- Audit

Experience : 14+ years
Vintage in LIFC : 1+ years
Qualification : CA



Mr. Kuldeep Singh
Chief Business Officer

Experience : 18+ years
Vintage in LIFC : 6+ years
Qualification : MBA & BE



Mr. Arun Sengar
Operation Head

Experience : 16+ years
Vintage in LIFC : 2+ years
Qualification : BSC



Mr. Sourabh Mishra
Chief Compliance Officer &
Company Secretary

Experience : 7+ years
Vintage in LIFC : 5+ years
Qualification : CS, M.Com

Sourabh Mishra
&
Associate

Experienced Senior Management Team (2/2)



Mr. Sanjay Ojha
National Collection Head
Experience : 15+ years
Vintage in LIFC : 1.5+ years
Qualification : LLB



Mr. Kshitij Agarwal
AVP – Human Resources
Experience : 17+ years
Vintage in LIFC : 2+ years
Qualification : MBA



Mr. Vinod Maheshwari
Chief Technology Officer
Experience : 15+ years
Vintage in LIFC : 6 months
Qualification : MCA



Mr. Shivam Bajaj
Vice President – Risk Department
Experience : 9+ years
Vintage in LIFC : 1.5+ years
Qualification : CA



Our Lenders (1/3)



PSU (9)



भारतीय स्टेट बैंक
State Bank of India
हर भारतीय का बैंक
THE BANKER TO EVERY INDIAN



केनरा बैंक
Canara Bank



Union Bank
of India



इंडियन बैंक
Indian Bank
सर्वोत्तम सेवा • YOUR OWN BANK



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत खरार आ उत्तम



इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank
आपकी प्रगति का सच्चा साथी
Good people to grow with



IDBI BANK
Bank Aisa Dost Jaisa



UCO BANK
(A Govt. of India Undertaking)
Honours Your Trust



बैंक ऑफ़ बड़ौदा
Bank of Baroda

Private Banks (10)



Formerly The Catholic Syrian Bank Ltd.



Kotak Mahindra Bank



DCB BANK



YOUR PERFECT BANKING PARTNER



SOUTH INDIAN Bank



Bandhan Bank
Aapka Bhalai, Sabki Bhalai.



IDFC FIRST Bank
Always You First.



SBM bank



Karur Vysya Bank
Smart way to bank



IndusInd Bank

★ New Lender Onboarded During FY26

Our Lenders (2/3)



Small Finance Banks (7)



NBFC & FI's (22)



★ New Lender Onboarded During FY26

Our Lenders (3/3)



NBFC & FI's (22)



NABKISAN FINANCE LIMITED
(a subsidiary of NABARD)



PIC India
Financial Services Limited

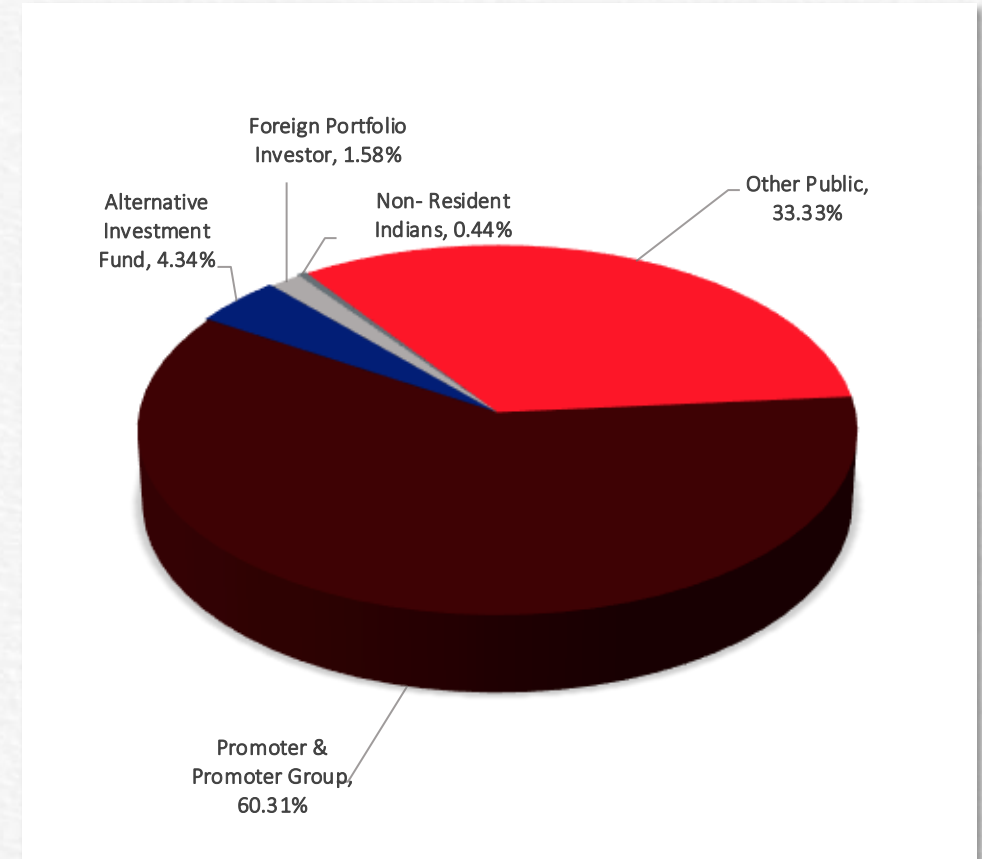


★ New Lender Onboarded During FY26

Shareholding Pattern – Q4 FY26



Category	As on March 31 st , 2026			
	No. of Shareholder	No of Shares	Amount	%
• Promoter & Promoter Group	10	3,15,23,468	15,76,17,340	60.31%
• Other Shareholders - Public	31,545	2,07,44,407	10,37,22,035	39.69%
Alternative Investment Fund (AIF)	5	22,69,535	1,13,47,675	4.34%
Foreign Portfolio Investors	9	8,25,154	41,25,770	1.58%
Non-Resident Indians	218	2,28,203	11,41,015	0.44%
Other Public	31,313	1,74,21,515	8,71,07,575	33.33%
Total		5,22,67,875	26,13,39,375	100.00%



Note :- * Cumulative holding of promoter and promoter group stood at 60.31% and remaining 39.69% held by other shareholder after the initial public offer.



Thank You

Investor Relations

Rajat Gupta

rajat@goindiaadvisors.com

+91 99718 9939