Ref. No.: LIFL/SLC/2025-26/45
Date: February 11, 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 ended December 31, 2025.

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: 2026.02.11 09:23:24 +05'30'

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

LAXMI INDIA FINANCE LIMITED

"**Sapne dekho** bade dekho, Hamare sath
unhe **pura hote dekho**"

Q3 and 9M Investor Presentation

Disclaimer

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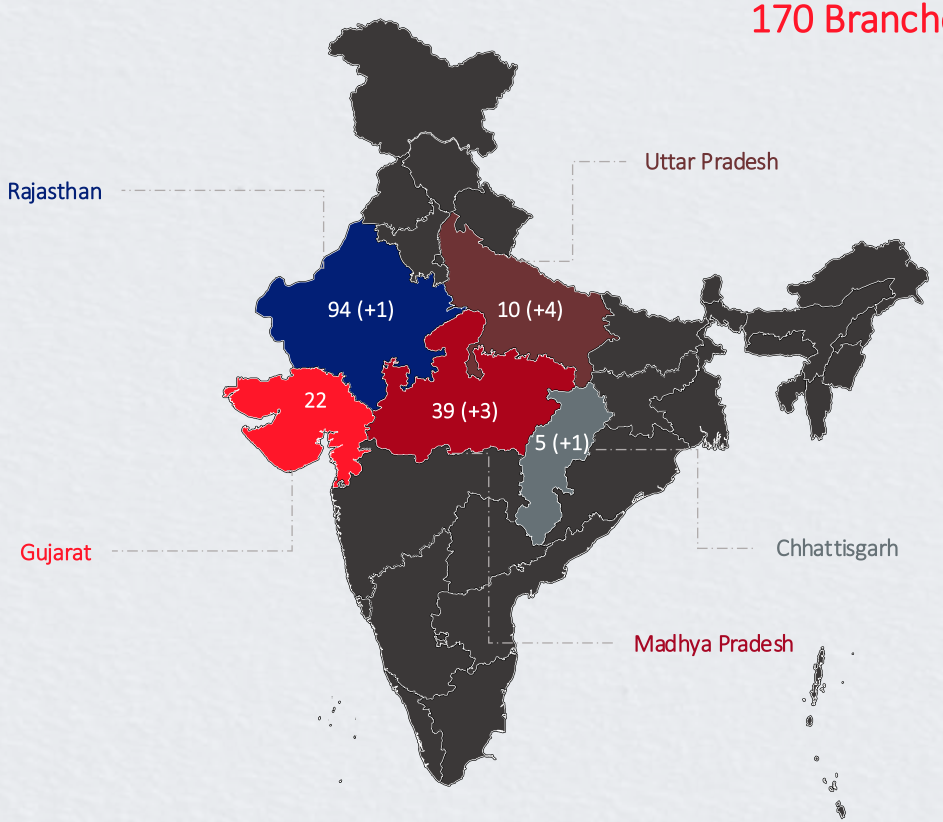
Table of Content

Q3 and 9M Financial & Operational Highlights

9M FY26 Operational and Financial Snapshot

170 Branches



Asset Quality

Gross NPA	2.40%
Net NPA	1.24%
PCR	49.19%

(+) Represents QoQ Increase in Branches

Branches in

Assets Under Management (AUM)
₹ 1,451.10 Cr.
21.11%
(Dec'24: ₹ 1,198.12 Cr.)

Profit Before Tax (PBT)
₹ 38.97 Cr.
37.33%
(Dec'24: ₹ 28.38 Cr.)

Profit After Tax (PAT)
₹ 29.10 Cr.
36.01%
(Dec'24: ₹ 21.39 Cr.)

Return On Net Worth
11.04%

Own Book
₹ 1,365.02 Cr.
23.68%
(Dec'24: ₹ 1,103.64 Cr.)

Cost Of Borrowing (COB)
10.94%
64 bps
(Dec'24: 11.58%)

Return on Assets
2.53%

Net Interest Income (NII)
₹ 109.67 Cr.
43.51%
(Dec'24: ₹ 76.42 Cr.)

Capitalization (CRAR)
Total CRAR - 28.40%
Tier I CRAR - 27.87%
Tier II CRAR - 0.53%

External Credit Rating (Acuite)
"A - / Outlook Positive"

Employee Base
1,750+

Net Worth
₹ 445.17 Cr.
83.22%
(Dec.'24: ₹ 242.97 Cr.)

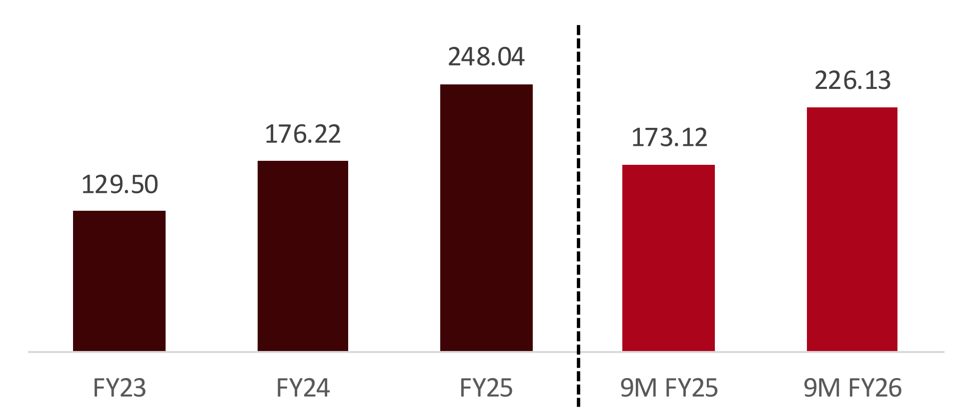
Debt Equity Ratio
2.69

Net Equity Ratio
2.29

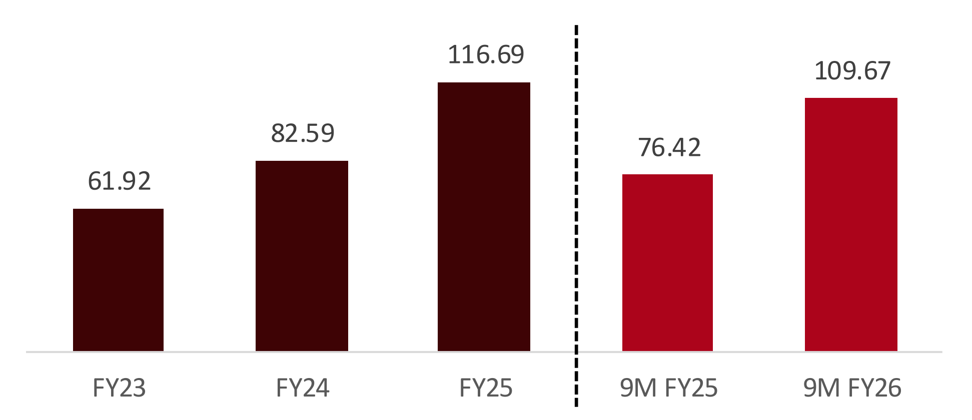
Note: Profit before tax/Profit after tax is after considering IPO expense amounting to Rs. 2.55 Crores

Consistent NII and PAT Growth Trajectory

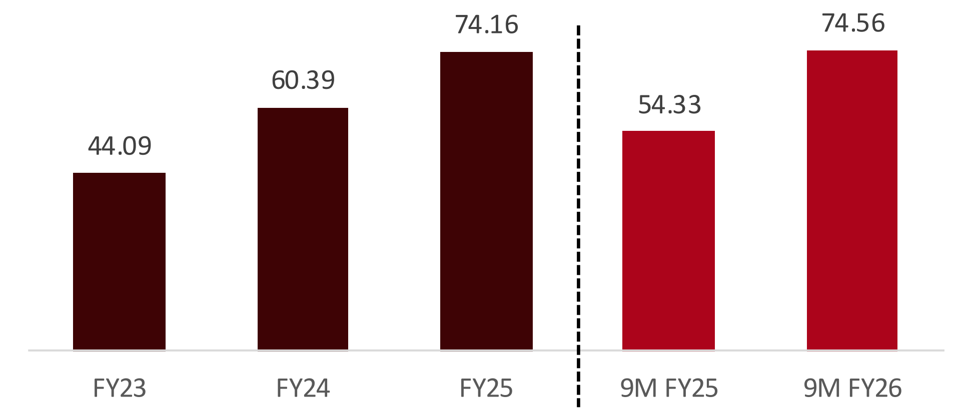
Revenue (In Cr.)



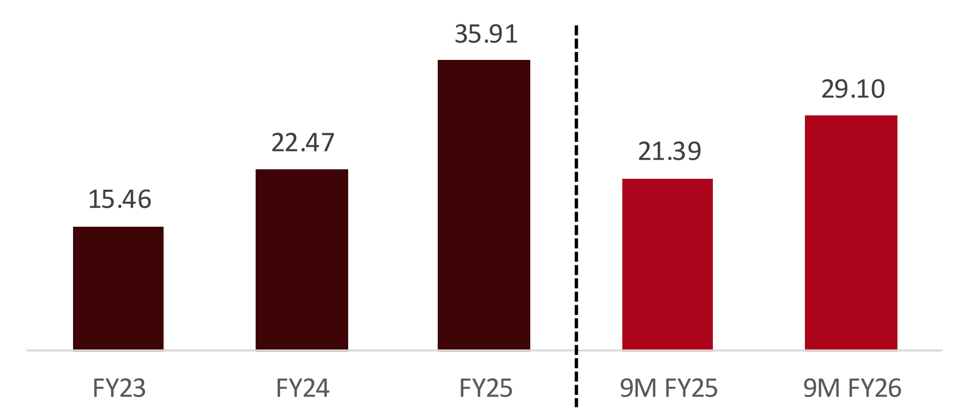
Net Interest Income (NII) (In Cr.)



Operating Expense (In Cr.)

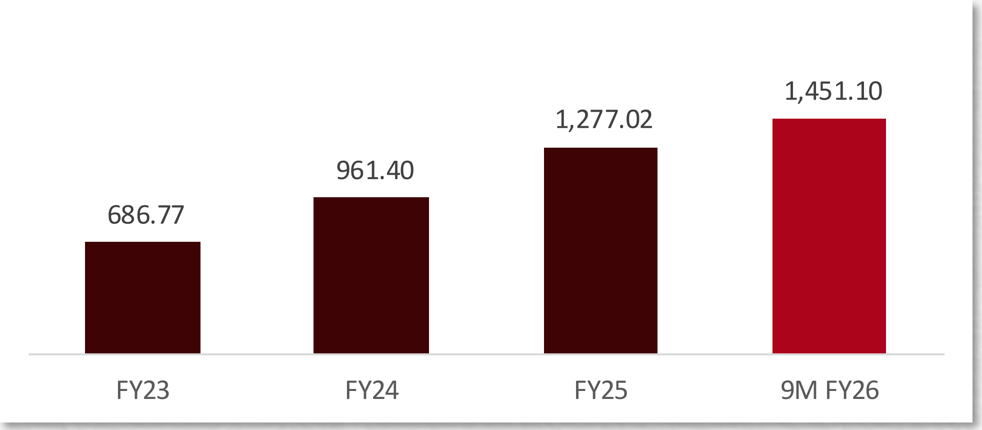


Profit After Tax (PAT) (In Cr.)

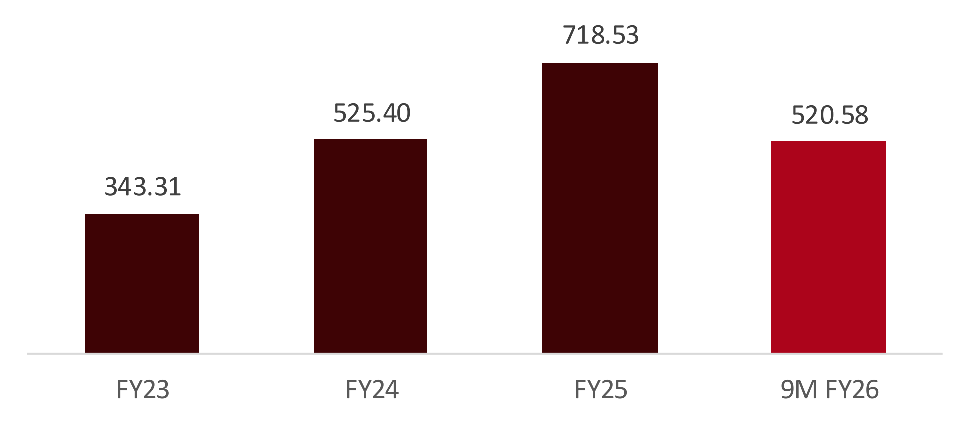


Strong Scale-Up Across AUM, Customers and Network

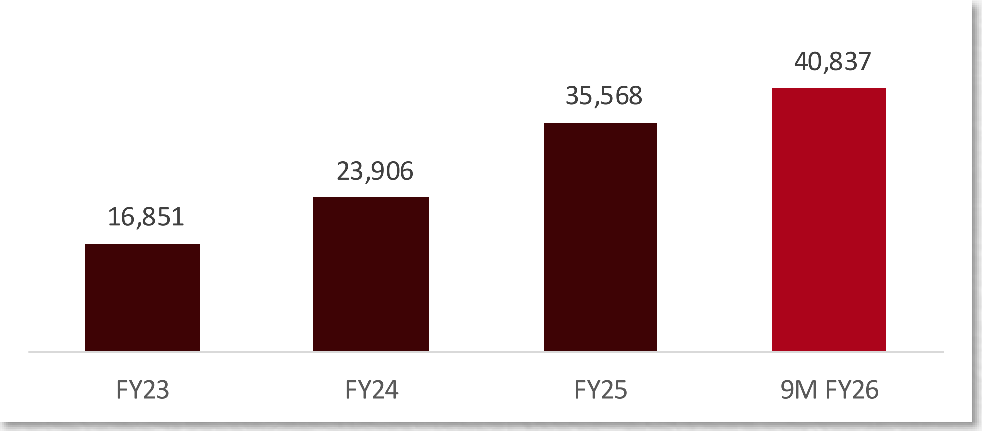
AUM (In Cr.)



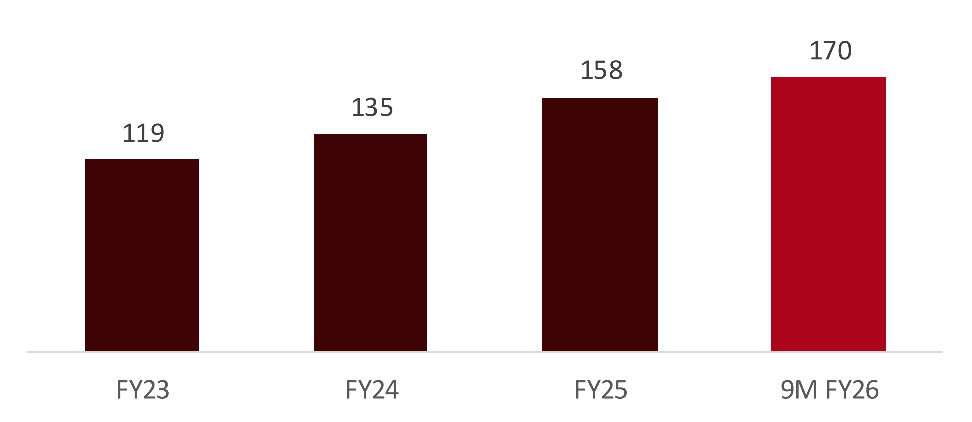
Disbursement (In Cr.)



Customer Base

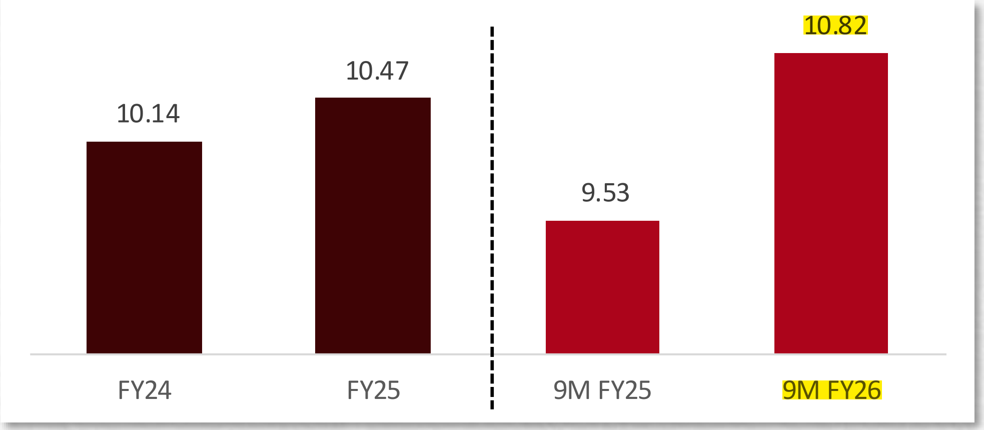


Branch Network

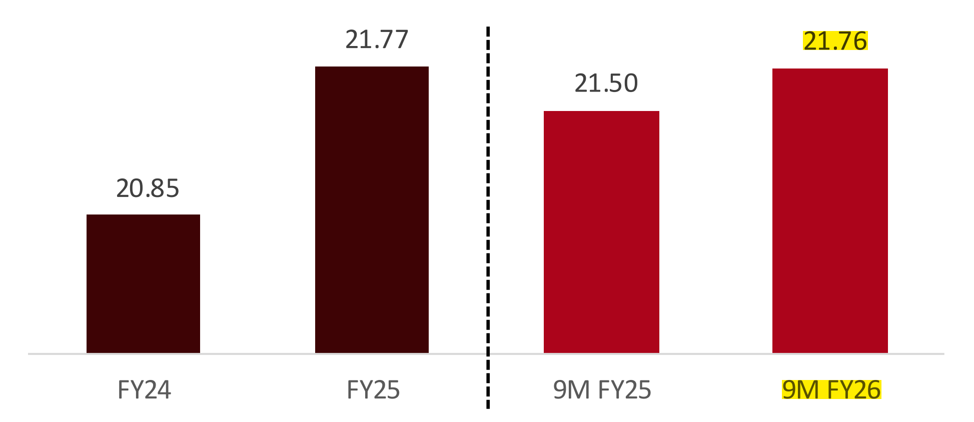


NIM and Spreads Expand on Better Pricing Discipline

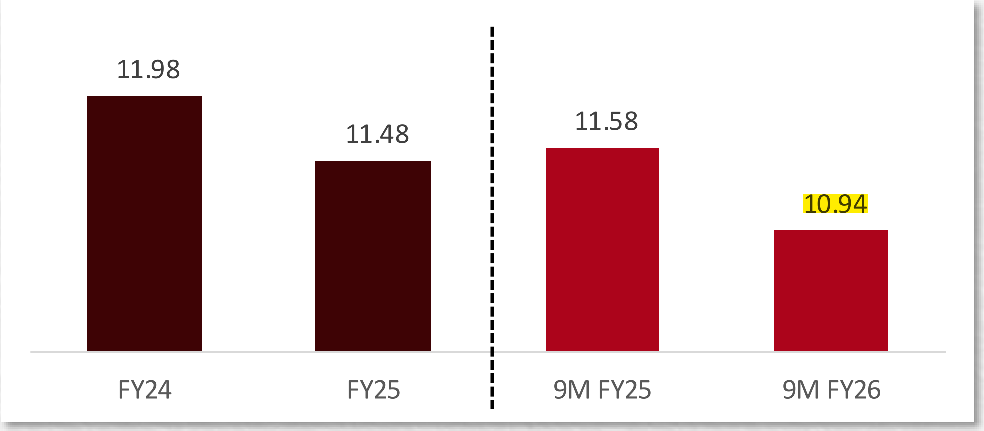
NIM (In %)



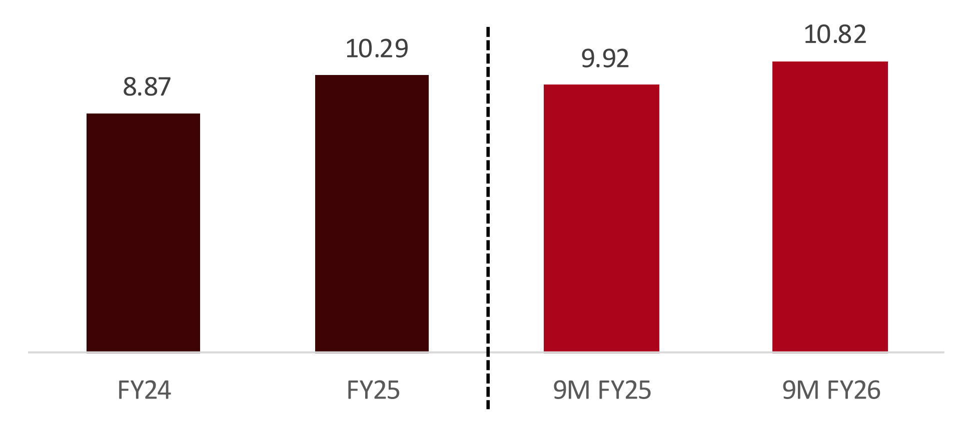
Yield on Avg. Portfolio (In %)



Avg. Cost of Borrowings (In %)

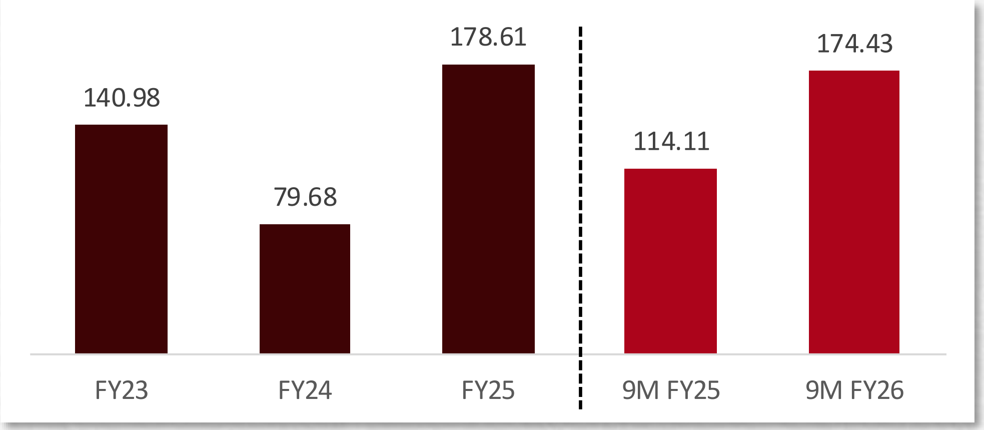


Spreads (In %)

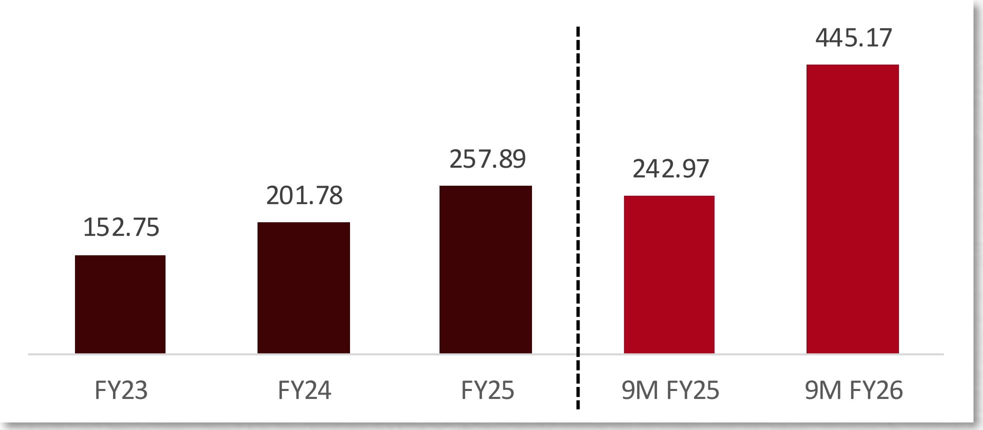


Strong Liquidity Position with Stable Return Metrics

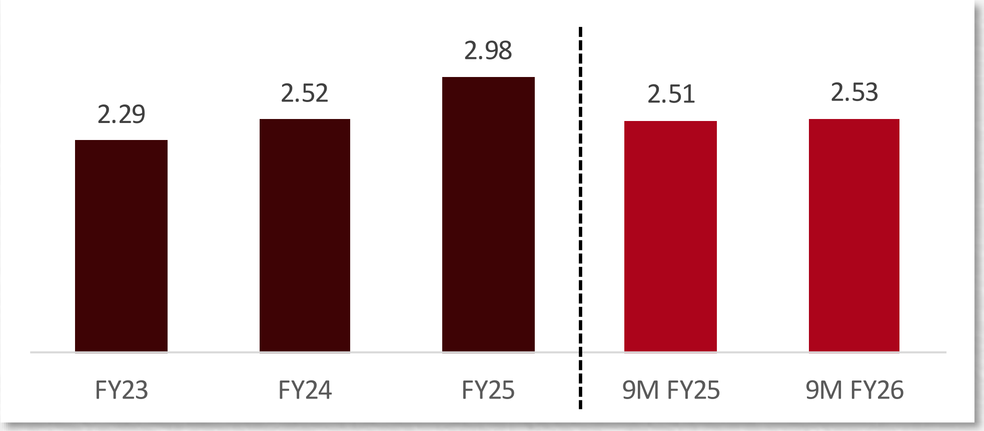
Liquidity (In Cr.)



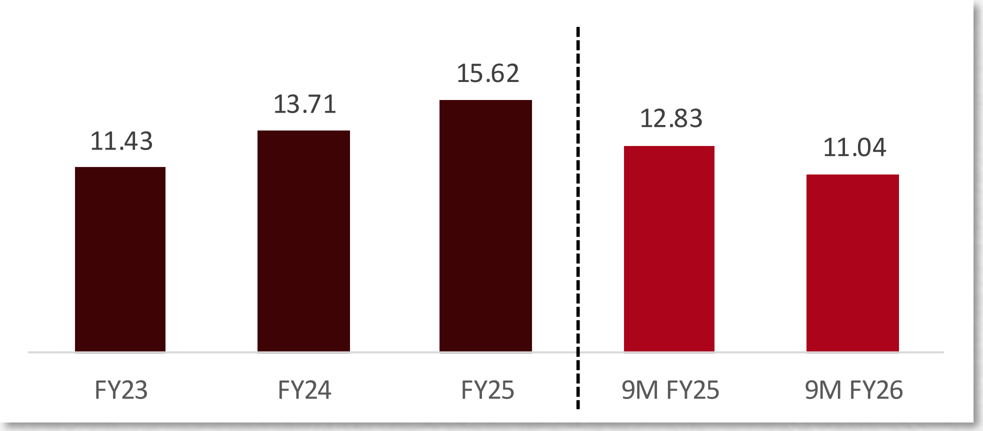
Net Worth (In Cr.)



Return on Total Assets (In %)

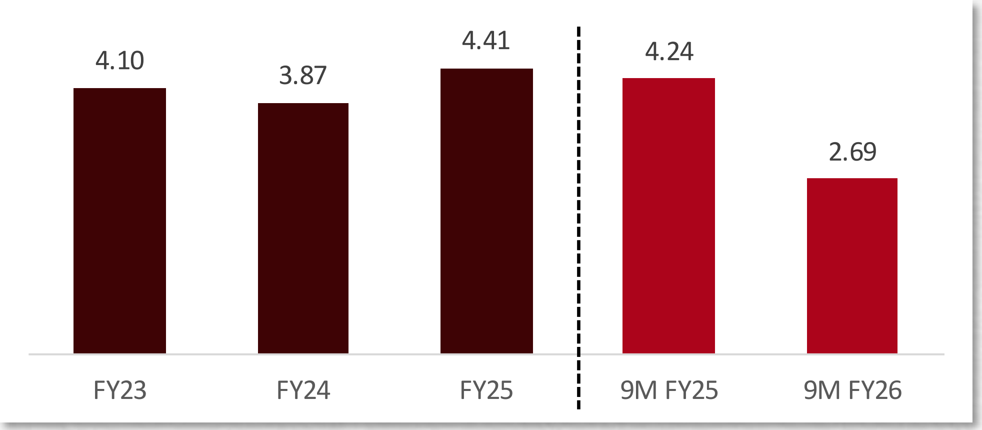


Return on Avg. Net Worth (In %)

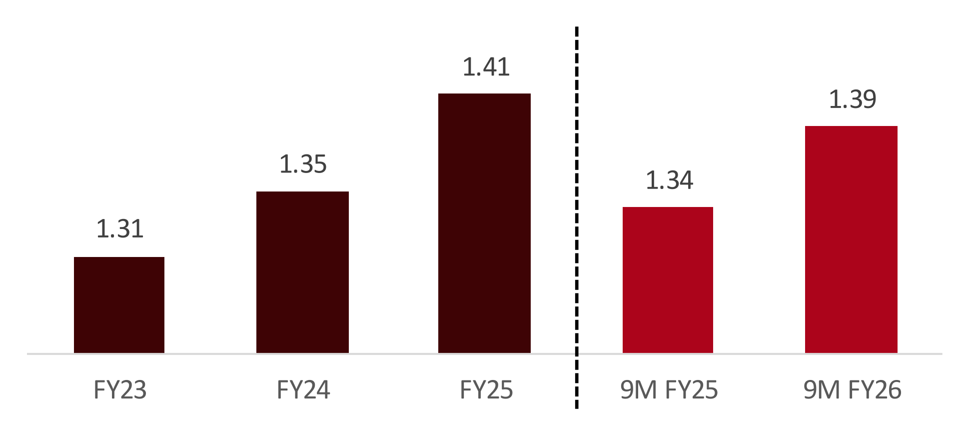


Well Positioned to Capture Future Growth…

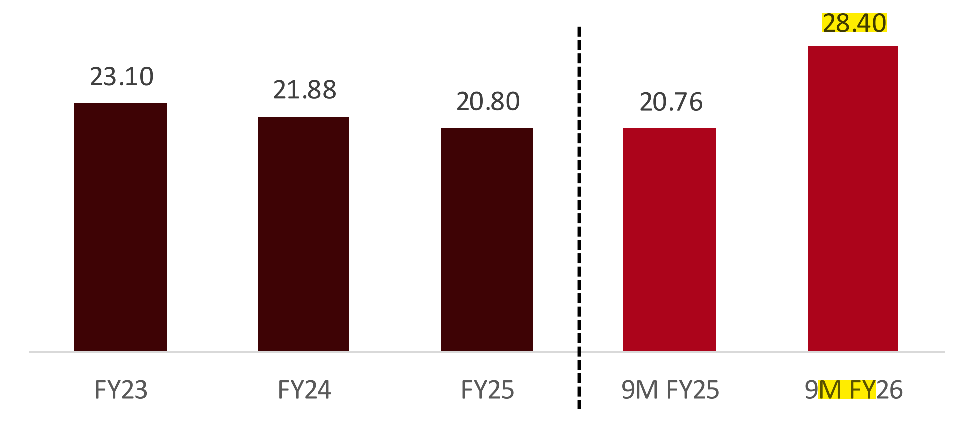
Debt Equity Ratio



Interest Coverage Ratio

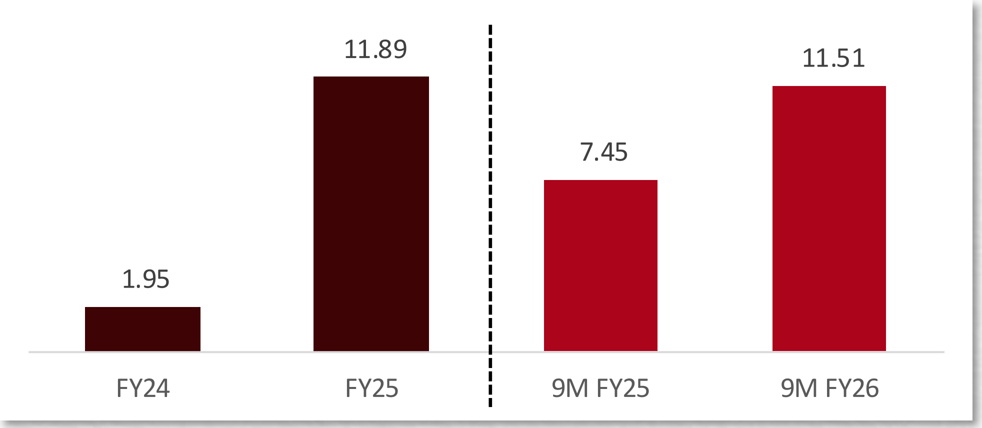


Capital Adequacy Ratio (In %)

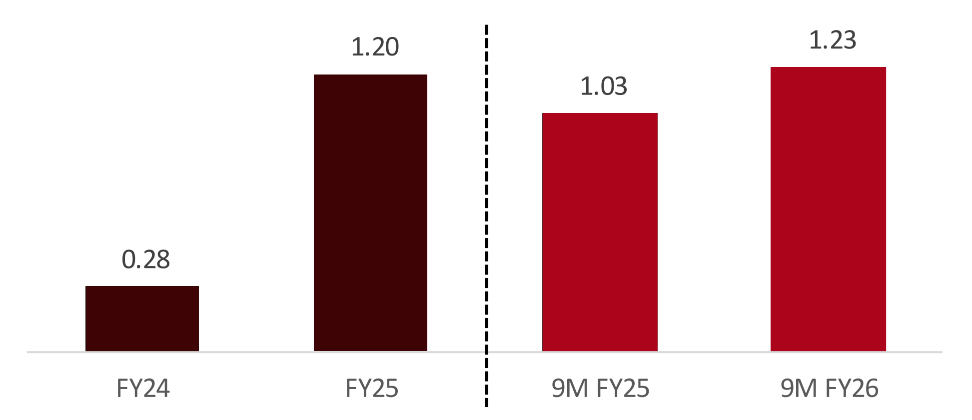


Asset Quality Update

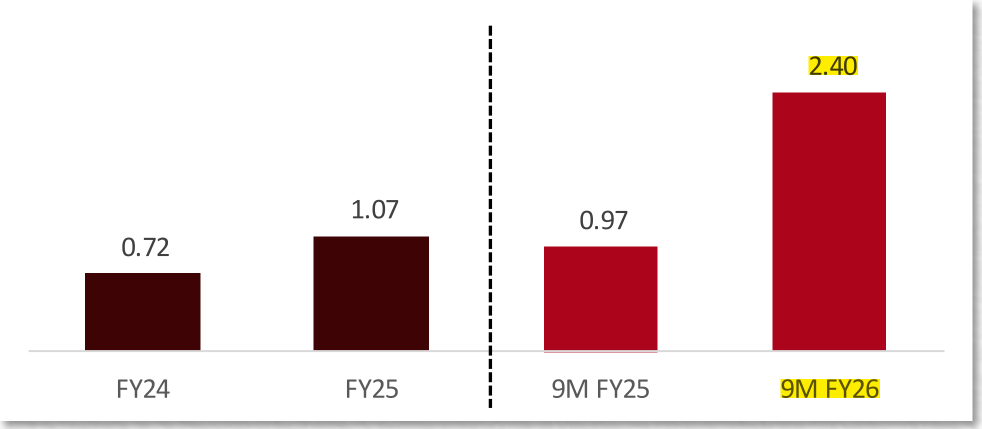
Credit Cost (In Cr.)



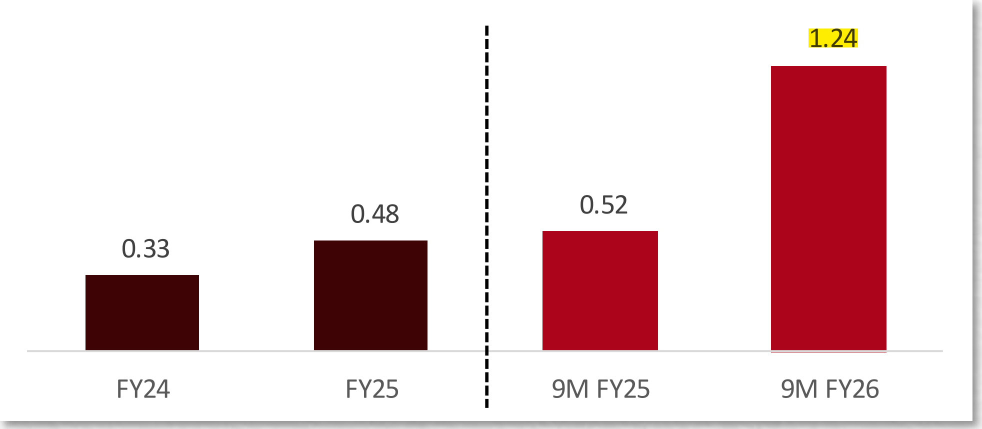
Credit Cost (In %)



GNPA (In %)



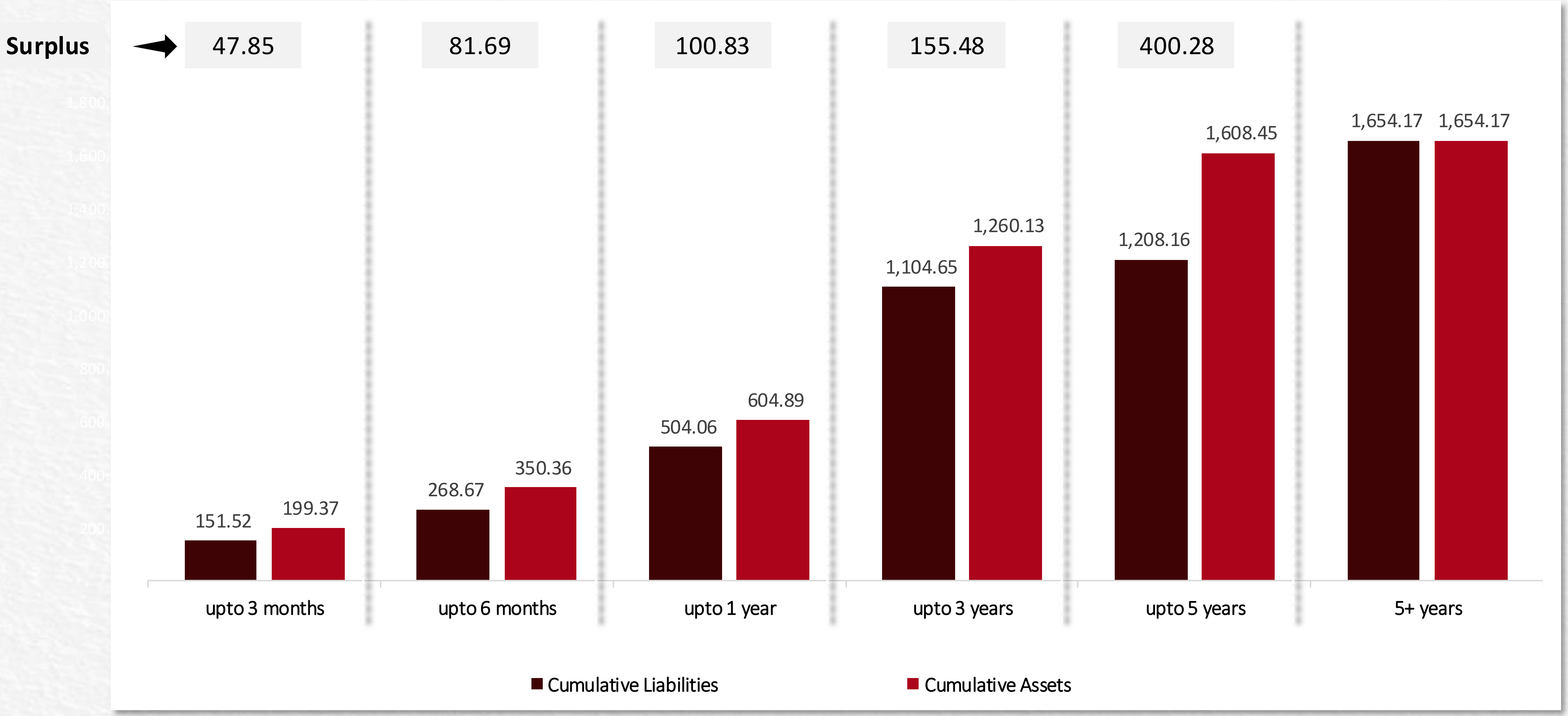
NNPA (In %)



During the quarter, DA partner encountered unexpected financial stress, due to which our Gross NPA and Net NPA increased to 240% and 1.24% respectively; excluding this impact, underlying asset quality remained strong with Gross NPA at 0.94% and Net NPA at 0.63%.

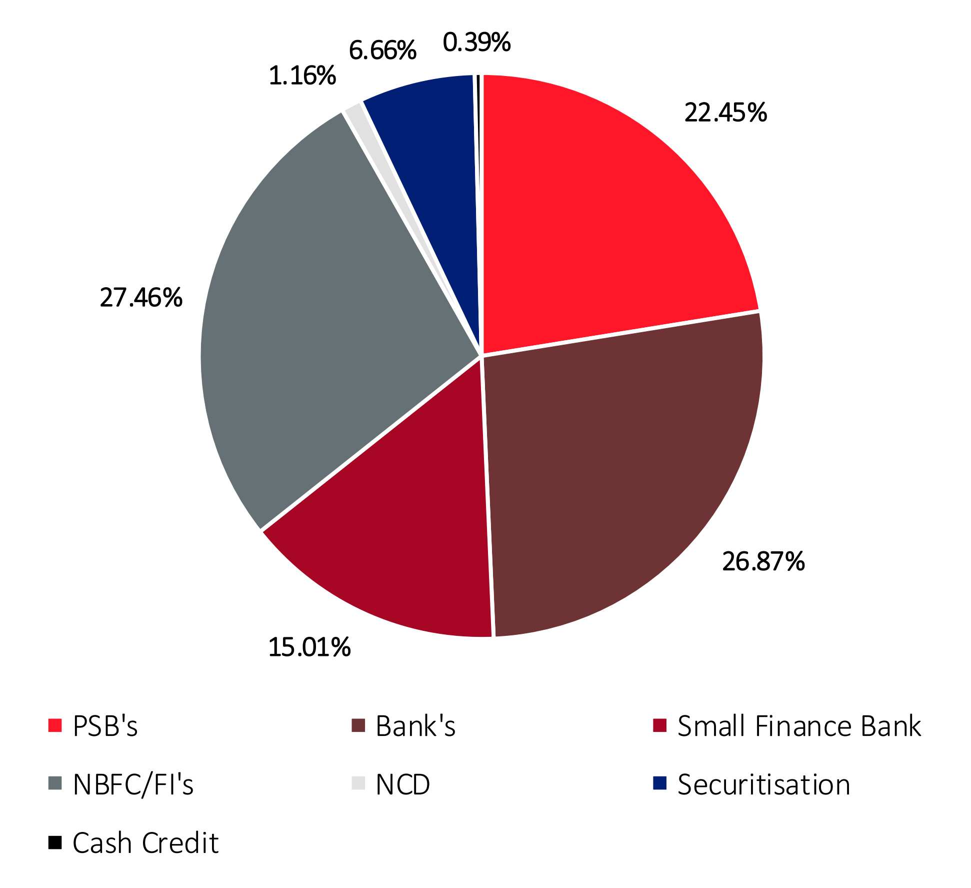
ALM Position as on 31st December 2025

Amount in Crores

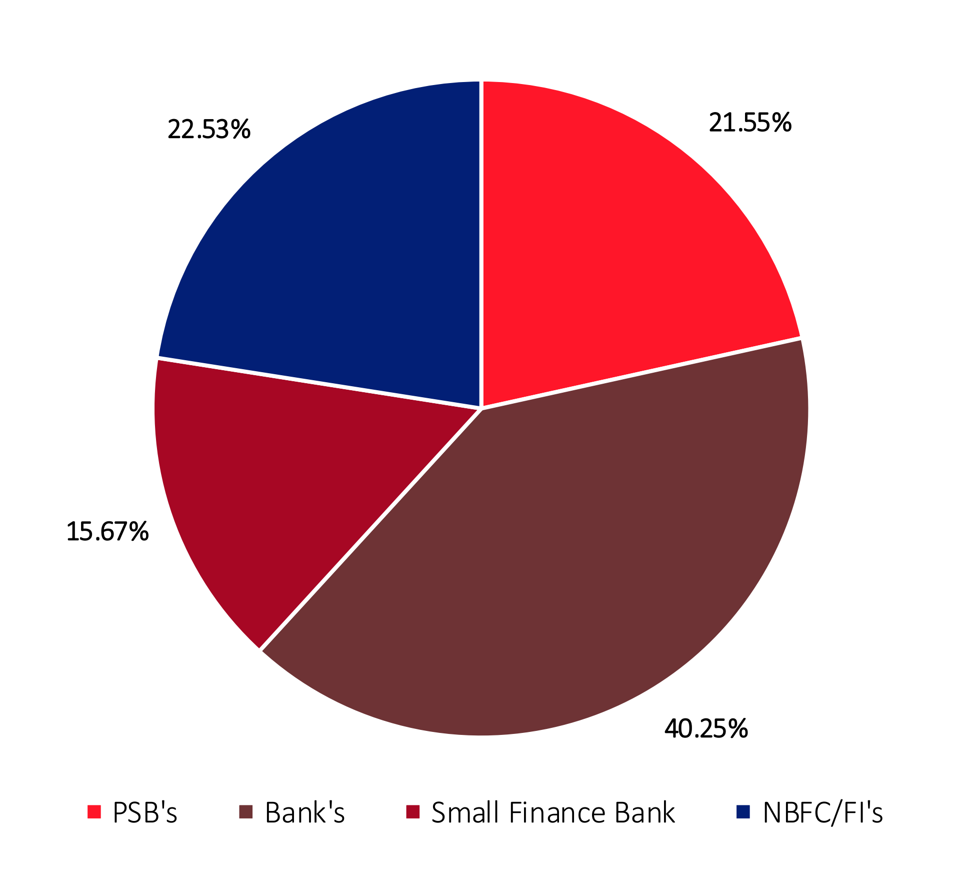


Diversified and Scalable Borrowing Profile

Borrowing Mix



Incremental Borrowing Mix During FY26



Profit & Loss Statement

Amount in Crores

Particulars	Q3FY26	Q3FY25	Y-o-Y (%)	Q2FY26	Q-o-Q (%)	9MFY26	9MFY25	YoY (%)
Interest earned	71.99	57.90	24.32%	71.67	0.44%	210.76	159.38	32.23%
Interest expense	34.03	30.42	11.87%	33.82	0.64%	101.09	82.96	21.85%
Net interest income	**37.95**	**27.48**	**38.10%**	**37.85**	0.26%	**109.67**	**76.42**	**43.51%**
Other operating income	7.84	3.84	104.27%	4.55	72.29%	15.37	13.74	11.87%
Total income	**45.79**	**31.32**	**46.21%**	**42.40**	**7.99%**	**125.04**	**90.16**	**38.69%**
Employee cost	19.78	14.54	36.03%	17.28	14.48%	53.34	39.94	33.56%
Other expenses	5.40	5.65	(4.55%)	9.73	(44.58%)	21.22	14.40	47.40%
Operating expenses	**25.18**	**20.19**	**24.67%**	**27.01**	**(6.80%)**	**74.56**	**54.33**	**37.23%**
Operating profit	**20.61**	**11.12**	**85.32%**	**15.39**	**33.95%**	**50.48**	**35.82**	**40.90%**
ECL provisions	6.25	2.21	183.01%	2.25	177.96%	9.28	5.31	74.94%
Write-offs	0.94	0.92	1.46%	0.36	156.71%	2.22	2.14	3.88%
Total provisions	**7.18**	**3.13**	**129.47%**	**2.61**	**175.00%**	**11.51**	**7.45**	**54.51%**
Profit before tax	**13.43**	**7.99**	**68.02%**	**12.78**	**5.11%**	**38.97**	**28.38**	**37.33%**
Tax	3.37	1.84	82.80%	3.37	(0.16%)	9.73	6.94	40.12%
Implied tax rate	25.07%	23.04%	8.80%	26.39%	(5.01%)	24.96%	24.46%	2.03%
Profit after tax	**10.06**	**6.15**	**63.59%**	**9.40**	**7.00%**	**29.24**	**21.43**	**36.42%**

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

Balance Sheet Statement

Amount in Crores

Particulars	Q3FY26	Q3FY25	YoY (%)	Q2FY26	QoQ (%)
Paid-up Equity	26.13	20.91	24.96%	26.13	0.00%
Reserves and Surplus	419.03	222.06	88.70%	409.03	2.44%
Total Equity	**445.17**	**242.97**	**83.22%**	**435.16**	**2.30%**
Borrowings	1,180.87	1,001.18	17.95%	1,091.00	8.24%
Debt Securities	14.92	29.78	(49.90%)	25.34	(41.12%)
Other Liabilities and Provisions	13.21	14.26	(7.36%)	15.73	(16.02%)
Total Equity & Liabilities	**1,654.17**	**1,288.19**	**28.41%**	**1,567.22**	**5.55%**
Loans	1,330.85	1,082.90	22.90%	1,260.00	5.62%
Non-Financial Assets	297.32	186.04	59.82%	283.70	4.80%
Other Financial Assets	26.00	19.25	35.06%	23.53	10.50%
Total Assets	**1,654.17**	**1,288.19**	**28.41%**	**1,567.22**	**5.55%**

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 credit guarantee structures**, 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**

1,750+ 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, 40,800+ customers across **5 states;** Tier- I/III city focus; aligned with Make in India.

07 **Secure, Scalable Infrastructure**

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

Business Model & Operating Engine

Company Overview and Operating Footprint

Today – 170 Branches

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

2011 - Acquired RBI-registered NBFC

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

Diverse Portfolio

Secured MSME/SME Loans, Mortgage Loans, Business Loans, LAP, Personal Loans,

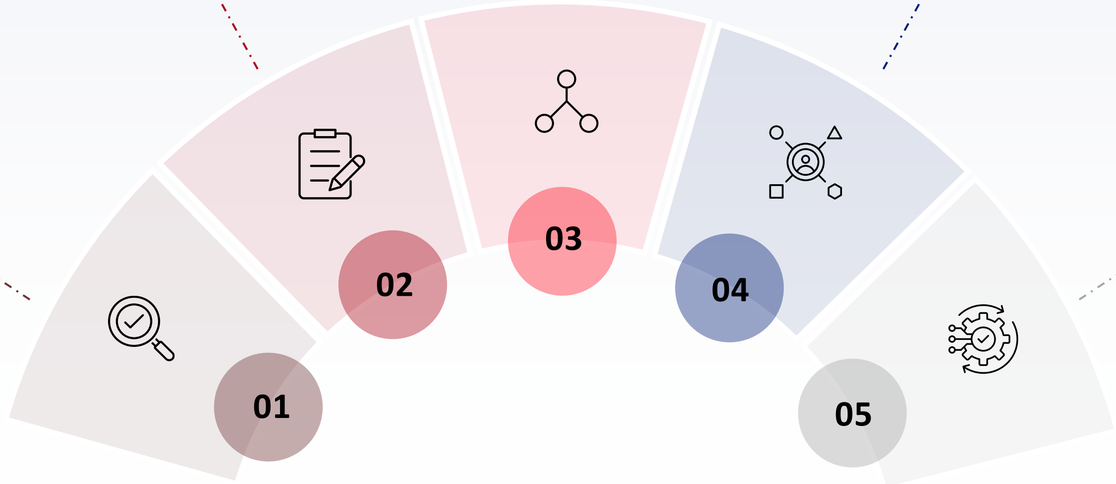
Commercial & Non-Commercial Vehicle Loans, Tractor Loans, Two-Wheelers, Electric Vehicles, Wholesale Lending.

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.

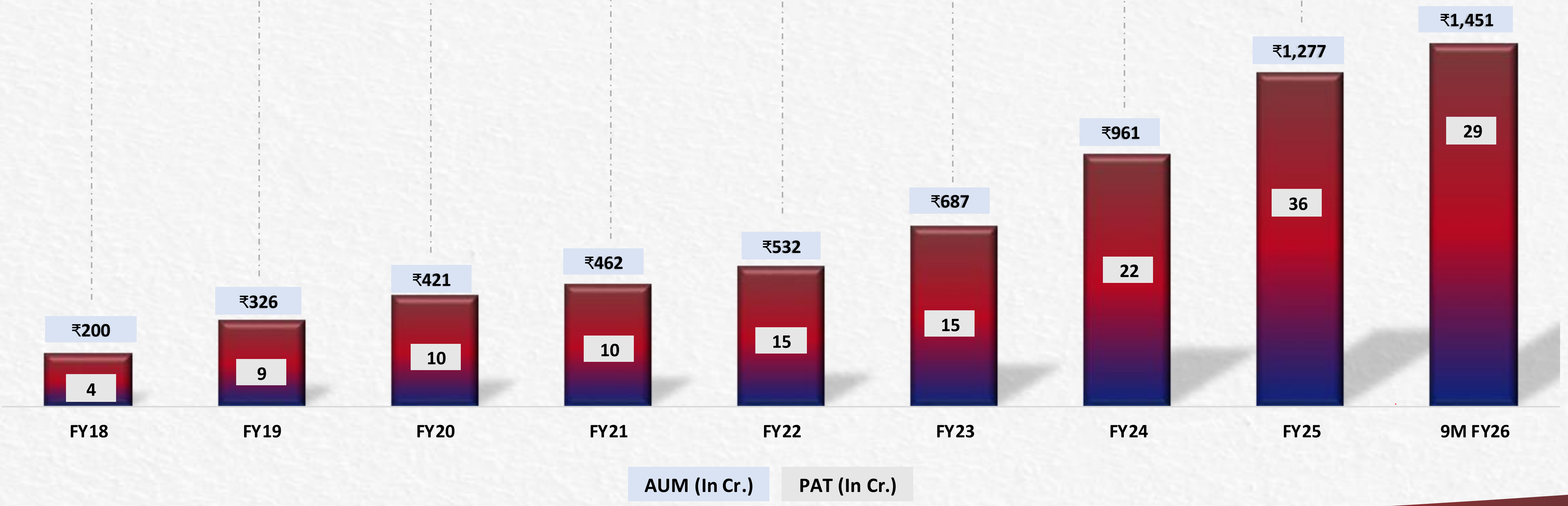
Equity Infusion of ₹ 26.66 Cr.

AUM crossed ₹ 1,000 Cr.

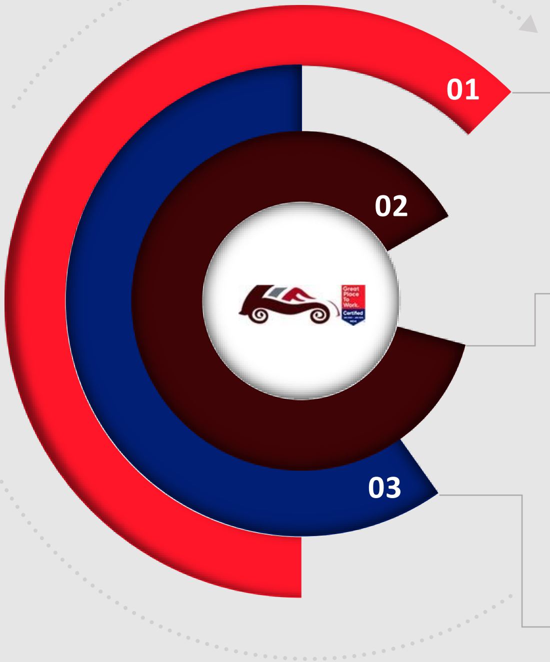
Forayed in new geography i.e., Uttar-Pradesh

AUM crossed ₹ 1,450 Cr.

Successfully completed IPO in August 2025



Branch-Led, Relationship-Driven Operating Model



COLLECTION CENTRE

Village-level points for deposits and collections

HUB BRANCHES

Major city centres handling routing and oversight

SPOKE BRANCHES

District towns providing transactions and support

01 ***Distribution at Scale***

- 170+ 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

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

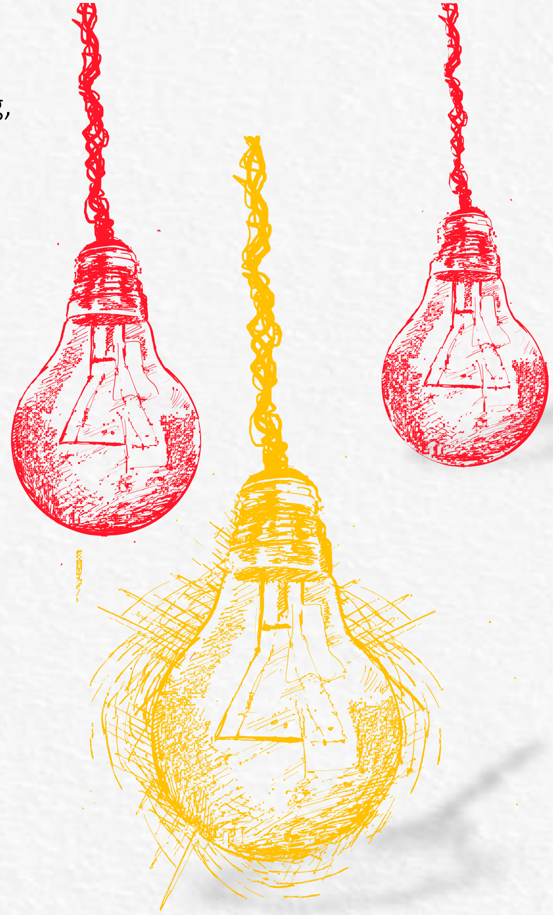
Strong Lender & Capital Franchise

Zero repayment delays since inception, trusted relationships with 50+ lenders, and a strong capital base with ~23% 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.



Technology, Credit & Collections

End-to-End Digital Platform Powering Scalable Lending

01	02	03	04	05	06
Lead Generation	Customer Onboarding	Credit Underwriting	Pre - Disbursal	Loan Disbursal	Loan servicing
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.

Layer	Technology
Cloud Services	aws
Security Layer	CLOUDFLARE, SEQRITE, FORTINET, CISCO
Web Layer	React JS, spring boot
Data / DMS & Presentation Layer	MySQL
Compliance & Regulatory	ISO, SOC 2 TYPE II CERTIFIED
Monitoring & Logging	wazuh.
Accounting / LOS / LMS	SYNORIQ, Microsoft Dynamics 365

API Integration Layer

ZIGRAM, CIBIL Part of TransUnion, CRIF, digio, DECENTRO, Karza Technologies, PhonePe, Digitap

Customer Acquisition Model Anchored in Local Presence

Branch Led Sourcing

Loan origination is primarily driven through a wide branch network of 170 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 Franchise Model

Cluster-based expansion in underserved markets

Lower operating costs and high customer stickiness

Strong community connect limits competitive intensity

Multi-Channel Distribution with Strong Direct Control

01

Direct Branch-Led Sourcing (Primary Channel)

- End-to-end sourcing managed by on-ground teams
- High control over credit assessment and collections
- Core contributor to customer acquisition
- 875 On-ground sales team as ending Q3 FY26

02

Digital Channels (Supportive, Not Primary):

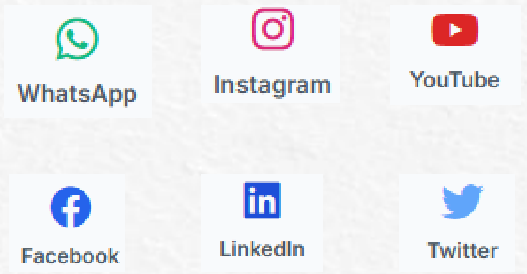
- Omnichannel engagement for awareness and lead support
- Platforms include WhatsApp and social media
- Limited contribution to direct sourcing

03

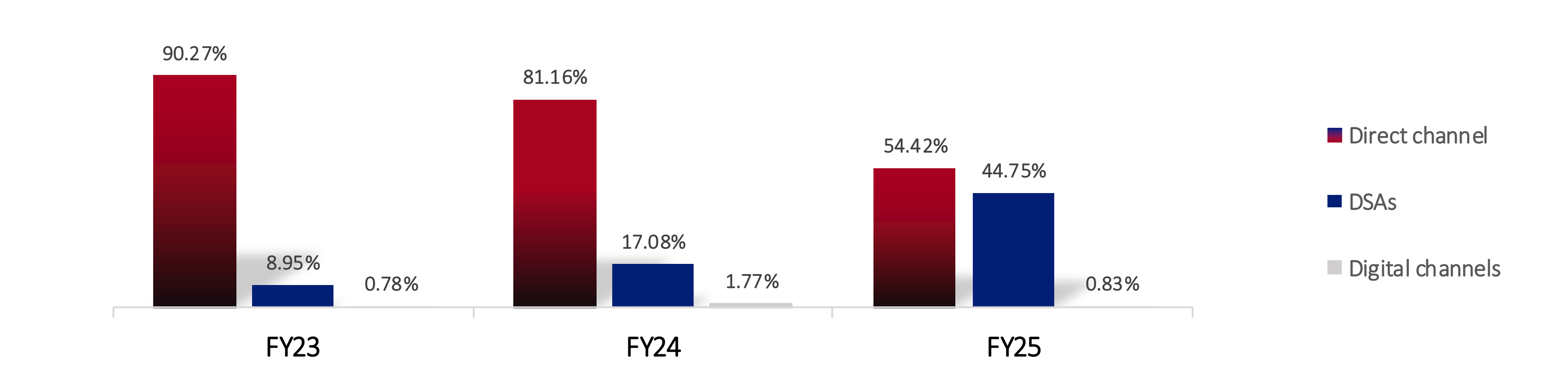
Selective DSA-Led Sourcing with Strong Controls

- 200+ DSAs with in-house credit control
- Performance-linked commissions
- Strict governance and monitoring framework

Social Engagement



Channel-wise Customer Sourcing



Conservative and Structured Credit Appraisal Framework

01 Product selection

Experience of more than a decade in AFC market

02 Conservative Documentation and Field Verification

Neighbourhood and reference checks; Strict scrutiny of KYC, collateral and vehicle/property documents

03 Credit Infrastructure

Hub-based credit teams covering 2–3 branches each; 50+ dedicated credit professionals ensuring consistency

04 Cash-Flow Based Underwriting

Assessment of borrower earning capacity and repayment ability; Field investigation and CAM-based validation

05 Technology-Assisted Underwriting and Valuation

Integrated bureau, KYC and document verification systems; Independent external valuation for collateral

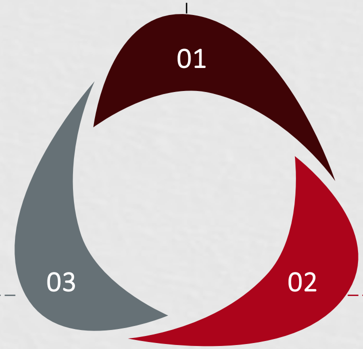
06 Multi-Level Credit Assessment and Approval

Dual assessment at branch and HO levels; Credit approvals by authorised committees

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



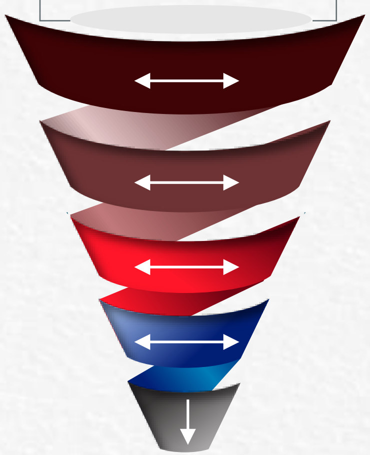
Business & Cash Flow Assessment

- 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



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	Loan Committee*

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

End-to-End Credit Appraisal Process for Vehicle Finance

Field → Branch → Head Office

Field

Lead Generated

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

Geographic Screen
Sector Screen
Occupation Screen

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

FOS submit customer KYC at Branch

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.

Accept
Reject

Credit Manager or Branch Manager recommends case to approving Authority

Head Office

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

Asset Quality Supported by Branch-Led Collections Framework

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 (9M FY26)

PCR Stage 3: 49.19%

PCR Stage 2: 2.33%

PCR Stage 1: 0.32%

Customer & Product Profile

Core Customer Segments And Target Profiles

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

Tractor Loan
Ticket Size: up to ₹ 7 lakhs

Purpose: Transportation & commercial use

Security: Vehicle

Two - Wheeler
Ticket Size: up to ₹ 1.5 lakhs

Purpose: Personal Use

Security: Vehicle

Commercial Vehicle Loan
Ticket Size: up to ₹ 10 lakhs

Purpose: Transportation & commercial use

Security: Vehicle

Two - Wheeler EV Loan
Ticket Size: up to ₹ 7 lakhs

Purpose: Personal use

Security: Vehicle

Electric Vehicle Loan
Ticket Size: up to ₹ 4 lakhs

Purpose: Extended to three wheelers for transportation and commercial use

Security: Vehicle

Mortgage 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

Business Loan
Ticket Size: up to ₹ 4 lakhs

Purpose: Business Development, working capital, business expansion

Unsecured Product

Governance, Management & Capital Confidence

Promoter Profile and Leadership Overview

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. Aneesha 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.

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.

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.

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

Prior Experiences :
Executive Director at Canara Bank.

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

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*
Qualification : *CA, B.com*

SK FINANCE
Pooja Finelease Ltd

Mr. Piyush Somani
Chief Treasury Officer

Experience : *15+ years*
Qualification : *FCA, B.com*

SK FINANCE
nbc CK BIRLA GROUP

Mr. Kuldeep Singh
Chief Business Officer

Experience : *18+ years*
Qualification : *MBA & BE*

YES BANK
electronica
HINDUJA LEYLAND FINANCE

Mr. Sourabh Mishra
Chief Compliance Officer & Company Secretary

Experience : *7+ years*
Qualification : *CS, M.Com*

Sourabh Mishra
&
Associate

Mr. Rohit Mathur
National Credit Manager

Experience : *12+ years*
Qualification : *CA*

IndusInd Bank
DCB BANK
AU SMALL FINANCE BANK

Mr. Priya Kadyan
Associate Vice President - Audit

Experience : *14+ years*
Qualification : *CA*

CAPRI GLOBAL CAPITAL LIMITED
unitech

Mr. Arun Sengar
Operation Head

Experience : *16+ years*
Qualification : *BSC*

IDFC FIRST Bank
ICICI Bank
AXIS BANK

Experienced Senior Management Team (2/2)

Mr. Sanjay Ojha
National Collection Head

Experience : *15+ years*
Qualification : *LLB*

Mr. Kshitij Agarwal
AVP – Human Resources

Experience : *17+ years*
Qualification : *MBA*

Mr. Shubham Gupta
DVP - Treasury

Experience : *9+ years*
Qualification : *CA, B.Com*

Mr. Shubham Sogani
Zonal Head - Legal

Experience : *12+ years*
Qualification : *LLB, B.Com*

Mr. Siddharth Modi
Vice President - IT

Experience : *9+ years*
Qualification : *B.Tech*

Mr. Shivam Bajaj
Vice President – Risk Department

Experience : *9+ 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

बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत सरकार का उद्यम

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)

CSB Bank
Formerly The Catholic Syrian Bank Ltd.

kotak
Kotak Mahindra Bank

DCB BANK

FEDERAL BANK
YOUR PERFECT BANKING PARTNER

SOUTH INDIAN Bank

Bandhan Bank
Aapka Bhala, Sabki Bhalai.

IDFC FIRST Bank
Always You First.

SBM bank

KVB Karur Vysya Bank
Smart way to bank

IndusInd Bank

Our Lenders (2/3)

Small Finance Banks (7)

AU SMALL FINANCE BANK

Utkarsh Small Finance Bank
Aapki Umeed Ka Khata.

Capital Small Finance Bank
Vishwas Se Vikas Tak

equitas
micro finance. macro vision.

JANA
Jana Small Finance Bank

ESAF
ESAF SMALL FINANCE BANK
Joy of Banking

SURYODAY
A BANK OF SMILES

NBFC & FI's (21)

MAS FINANCIAL

HINDUJA LEYLAND FINANCE

POONAWALLA FINCORP

Chola
Enter a better life

ARKA FINCAP

AXIS FINANCE

SUNDARAM FINANCE
Enduring values. New age thinking.

IKF FINANCE

Protium FINANCE

a.k.

Our Lenders (3/3)

NBFC & FI's (21)

NABKISAN FINANCE LIMITED (a subsidiary of NABARD)

Hero Housing Finance

BAJAJ FINSERV

sidbi FUND OF FUNDS

Paul Merchants

NORTHERN ARC

OIKO CREDIT investing in people

ANANDRATHI GLOBAL FINANCE

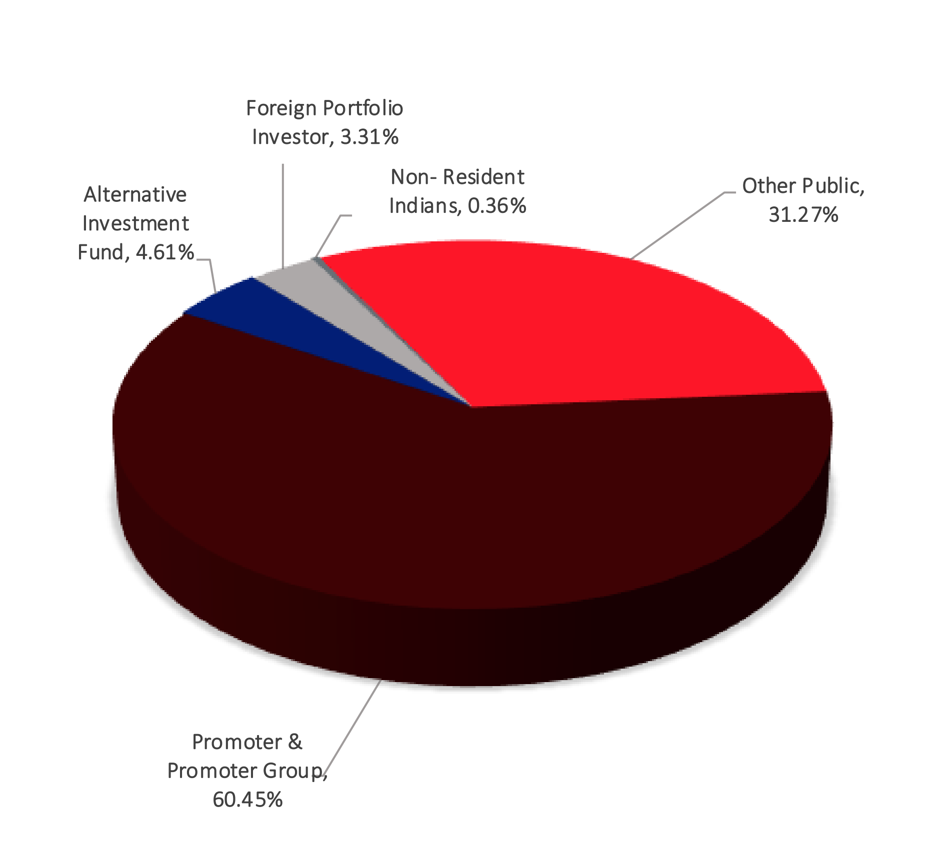
STCI Finance Limited

CAPITAL INDIA Rediscover Business

PFS PTC India Financial Services Limited

Shareholding Pattern – Q3 FY26

Category	As on December 31st, 2025			
	No. of Shareholder	No of Shares	Amount	%
• Promoter & Promoter Group	10	3,15,98,468	15,79,92,340	60.45%
• Other Shareholders - Public	31,582	2,06,69,407	10,33,47,035	39.55%
Alternative Investment Fund (AIF)	8	24,07,253	1,20,36,265	4.61%
Foreign Portfolio Investors	9	17,29,963	86,49,815	3.31%
Non-Resident Indians	206	1,87,166	9,35,830	0.36%
Other Public	31,359	1,63,45,025	8,17,25,125	31.27%
Total		5,22,67,875	26,13,39,375	100.00%



Note :- * Cumulative holding of promoter and promoter group stood at 60.45% and remaining 39.55% held by other shareholder after the initial public offer.

Thank You

Investor Relations

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