

**Ref No: DFL/SEC/2025-26/58**

**Date: February 17, 2026**

To,  
**The Manager,**  
**Department of Corporate Services,**  
**BSE Limited,**  
Phirozee Jeejeeboy Towers,  
Dalal Street, Fort,  
Mumbai - 400 001.  
**Scrip Code: 512048**

Dear Sir/Madam,

**Subject: Investor Presentation for Quarter – III Business Operations of the Company.**

Pursuant to the Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements), Regulations, 2015 ("SEBI Listing Regulations") and in relation to the captioned subject, we are submitting herewith the Investors Presentation for Quarter – III on the business operations of the Company.

The aforesaid information is also available on the website of the Company [www.dhansafal.com](http://www.dhansafal.com).

This is for your information and records.

Yours faithfully,  
**For DhanSafal Finserve Limited,**

**Ankur Agrawal**  
**DIN: 06408167**  
**Director**

**Encl: A/a**

## **DHANSAFAL FINSERVE LIMITED**

Formerly known as Luharuka Media & Infra Limited

### **Registered Address**

G- 1402, Lotus Corporate Park, Jay Coach Area, Goregaon East, Mumbai - 400063

 +91 8879 911 311 | +91 22 6894 8508/09



 **DhanSafal**<sup>TM</sup>

Jeevan safal with DhanSafal

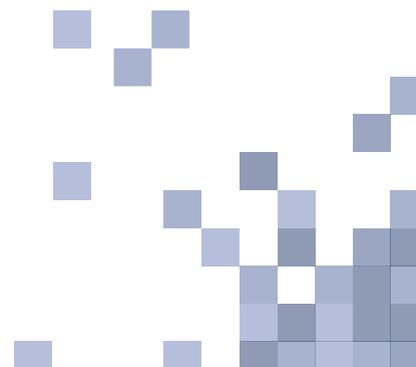
**INVESTOR PRESENTATION**  
**QUARTER III FY 25-26**

## Disclaimer

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Certain statements in this report relating to the future growth and performance of DhanSafal Finserve Limited are forward-looking statements based on current expectations and assumptions. These statements involve known and unknown risks, uncertainties, and other factors that may cause actual results, performance, or outcomes to differ materially from those expressed or implied. Factors that could influence such results include fluctuations in earnings, the Company's ability to manage growth effectively, regulatory changes in the financial and infrastructure sectors, competitive pressures, interest rate volatility, and overall economic conditions affecting credit demand and real estate investments. The Company also faces challenges in attracting and retaining skilled professionals, addressing operational and compliance requirements, securing planned financing, and adapting to evolving government policies.

Any forward-looking statements contained in this report are subject to these risks and uncertainties and should not be regarded as assurances of future performance. Projections, forecasts, and industry data made by third parties and included herein have not been independently verified or adopted by the Company, and DhanSafal Finserve Limited assumes no responsibility for such third-party information. The Company undertakes no obligation to update or revise any forward-looking statements, whether as a result of new information, future events, or otherwise.



## About Us

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DhanSafal Finserve Limited (Formerly Known as Luharuka Media & Infra Limited) is a listed NBFC registered with the Reserve Bank of India. The company offers retail financial services with a growing focus on MSME lending, including loans against property for business expansion and working capital.

Strategically positioned between the organized banking sector and local money lenders, DhanSafal provides accessible, flexible, and customer-centric credit solutions across diverse borrower segments. Through ethical practices, innovative digital platforms, and a customer-first approach, the company aims to bridge the gap between traditional banking and underserved communities, driving financial inclusion and empowerment across India.



## Board Of Directors



**Mr. Ankur Agrawal**

Chairperson and Managing Director

Ankur Agrawal combines solid financial credentials - CA, CFA, and ISB MBA - with a sharp strategic mindset. He has extensive experience across leadership, business development, and operations. His vision-driven approach continues to strengthen and scale the organisation.



**Mrs. Apeksha Santosh Kadam**

Non-Executive, Non-Independent Director

Mrs. Apeksha Kadam entered the group through the BFSI vertical of the Comfort Group. Her role has been pivotal in strengthening the organisation. Appointed Director in February 2021, she leads strategic and operational efforts with a sharp financial perspective.



**Mr. Harsh Kedia**

Non-Executive, Independent Director

Mr. Harsh Kedia is a finance expert with deep capabilities in taxation, M&A, restructuring, and governance. With qualifications including CA, CPA (USA), MBA, M.Com, and DISA, he offers a robust technical foundation. He currently serves as an Independent Director on a BSE-listed board, guiding cross-border tax strategy, compliance, and risk oversight.



**Mr. P. N. Raghunath**

Non-Executive, Independent Director

Mr. P. N. Raghunath, retired Chief General Manager of RBI, brings over three decades of experience in banking supervision and financial regulation. He has represented the Reserve Bank of India at various global policy forums, contributing to regulatory discussions and international standards. He holds an MSc in Agricultural Economics, an MBA in Banking & Finance, CAIIB, and specialized diplomas in international banking and finance.

## Experienced Key Management Team



**Mr. Bobby Singh Chandel**

Chief Executive Officer

Mr. Bobby Singh Chandel is a seasoned banking professional with expertise in retail lending, operations, and project management. He focuses on scaling growth and enhancing revenue performance. His broad industry experiences.



**Mr. Shailendra Kumar Gupta**

Chief Operating Officer

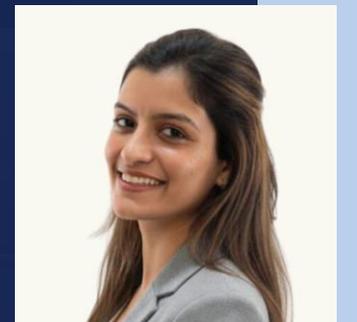
Mr. Shailendra Kumar Gupta, with 23+ years in banking and finance, specializes in strategy, credit risk, and portfolio management. An MBA and Executive MBA from IIM Lucknow, his leadership drives innovation and excellence in mortgage finance, strengthening DhanSafal's vision.



**Mr. Pravin Gupta**

Chief Financial Officer

Mr. Pravin Gupta is a finance and broking professional who guides the company's financial strategy and long-term growth agenda. His thoughtful leadership has played a vital role in the company's advancement. His dedication to continuous improvement remains central to our sustained success.



**Ms. Nishi Shah**

Company Secretary & Compliance Officer

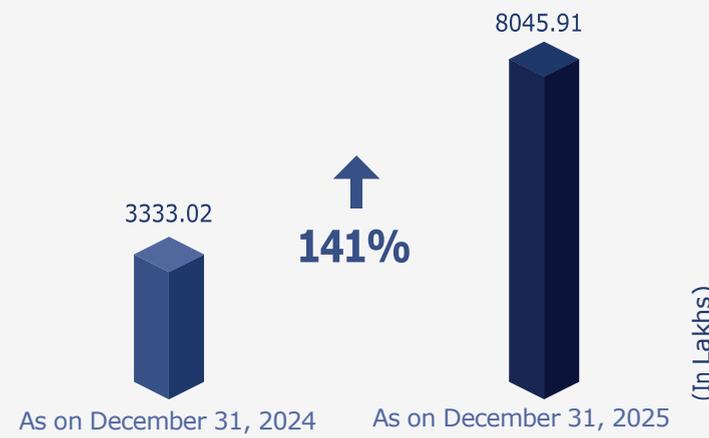
Ms. Nishi M. Shah, an Associate Member of ICSI with degrees in Commerce and Law, brings strong expertise in corporate governance, secretarial functions, and regulatory compliance. Her proactive approach ensures transparent and compliant corporate operations.

# Business Operations - FY 2025-26

## Revenue from Operations



## AUM



Revenue rose from ₹301.66 lakh to ₹859.09 lakh, marking a strong 185% growth.

AUM increased from ₹3333.02 lakh to ₹8045.91 lakh, reflecting an exceptional 141% expansion.

## Loan Book



## Networth



Loan book grew from ₹3333.02 lakh to ₹7187.00 lakh, delivering a robust 116% increase.

Networth improved from ₹4335.92 lakh to ₹6190.92 lakh, recording a steady 43% growth.

## Key Performance Metrics

Interest income has shown steady growth, supported by the strong and consistent expansion of the Company's loan book.

- ▶ The Company recorded an 141% growth in AUM YoY basis, reaching ₹8,045.91 lakh, indicating strong business momentum.
- ▶ Operations have expanded to nine locations, with active branch presence across Maharashtra, Rajasthan, Uttar Pradesh, and Madhya Pradesh.
- ▶ Net worth recorded a healthy growth from ₹4,335.92 lakh as on December 31, 2024 to ₹6,190.92 lakh as on December 31, 2025, reflecting strengthened financial fundamentals.
- ▶ The number of disbursements increased substantially, moving from 280+ cases as of March 31, 2025, to 670+ cases as of December 31, 2025.



## Product Portfolio



### Safal Udyog Loans

Flexible financing solutions to meet your business short-term capital needs and fuel business growth.



### Safal Sampati Loans

Unlock the value of your property assets with our Loan Against Property (LAP) solutions for business expansion, investment, or debt consolidation.

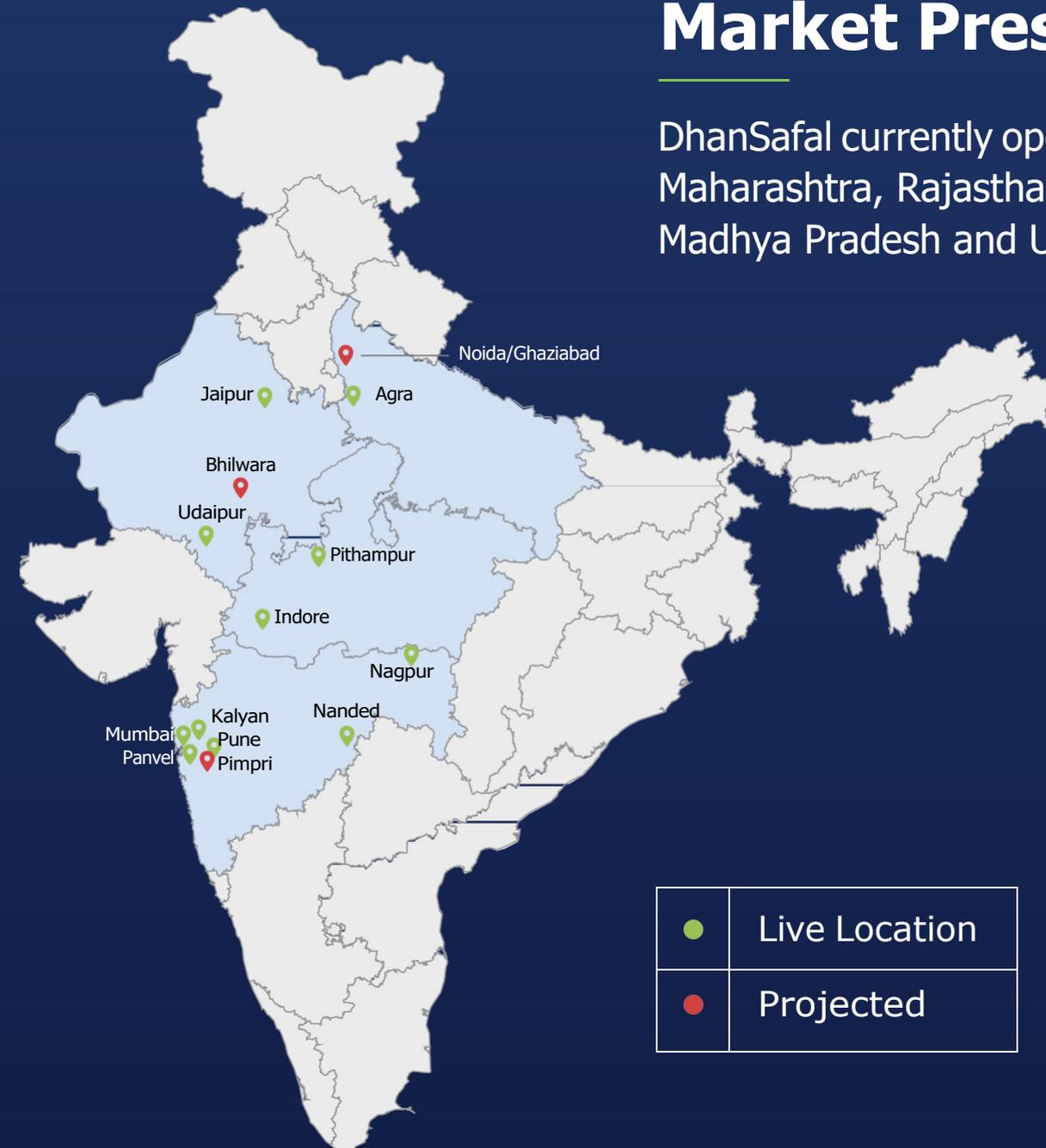


### Safal MSME Loans

Tailored loan products designed to support the growth and development of Small and Medium Enterprises (MSMEs).

## Market Presence

DhanSafal currently operates in Maharashtra, Rajasthan, Madhya Pradesh and Uttar Pradesh.



	Live Location
	Projected

# Future Outlook

## Branch Expansion

New branches opened; further expansions planned across key upcoming locations.



## Smaller Ticket & Tenure Loans

Introduce new products for mass customer segments.



## Process Automation

Advancing LOS and LMS automation to improve efficiency and reduce errors.



## Prudent Capital & Debt Strategy

Balanced mix of own funds and borrowings to enable cost-efficient growth.



## Brand Building

Strengthening marketing strategies to increase market presence and attract quality leads.





Jeevan Safal with DhanSafal



022-6894-8508/09



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www.dhansafal.com