

Ref No.: NACL/06/OCT/2025-26

October 31, 2025

To, BSE Limited, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai- 400001 Scrip Code: 544260	To, National Stock Exchange of India Ltd., Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E) Mumbai – 400 051 Scrip Symbol: NORTHARC
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Sub: Investor Presentation on the unaudited financial results for the second quarter ended September 30, 2025.

Ref: Our Intimation letter Ref No. NACL/03/OCT/2025-26 dated October 25, 2025, pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

With reference to the above intimation, please find enclosed the presentation to be presented before the investors/analysts in the Earnings Conference call / meet to be held on Friday, October 31, 2025, at 18:00 hours (IST) in connection with the unaudited financial results for the second quarter ended September 30, 2025.

This Investor Presentation is also available on the website of the Company at <https://www.northernarc.com/financial-results>

For Northern Arc Capital Limited



Prakash Chandra Panda
Company Secretary & Compliance Officer



CC:

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GDA House, Plot No.85,
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Paud Road,
Pune 411 038.

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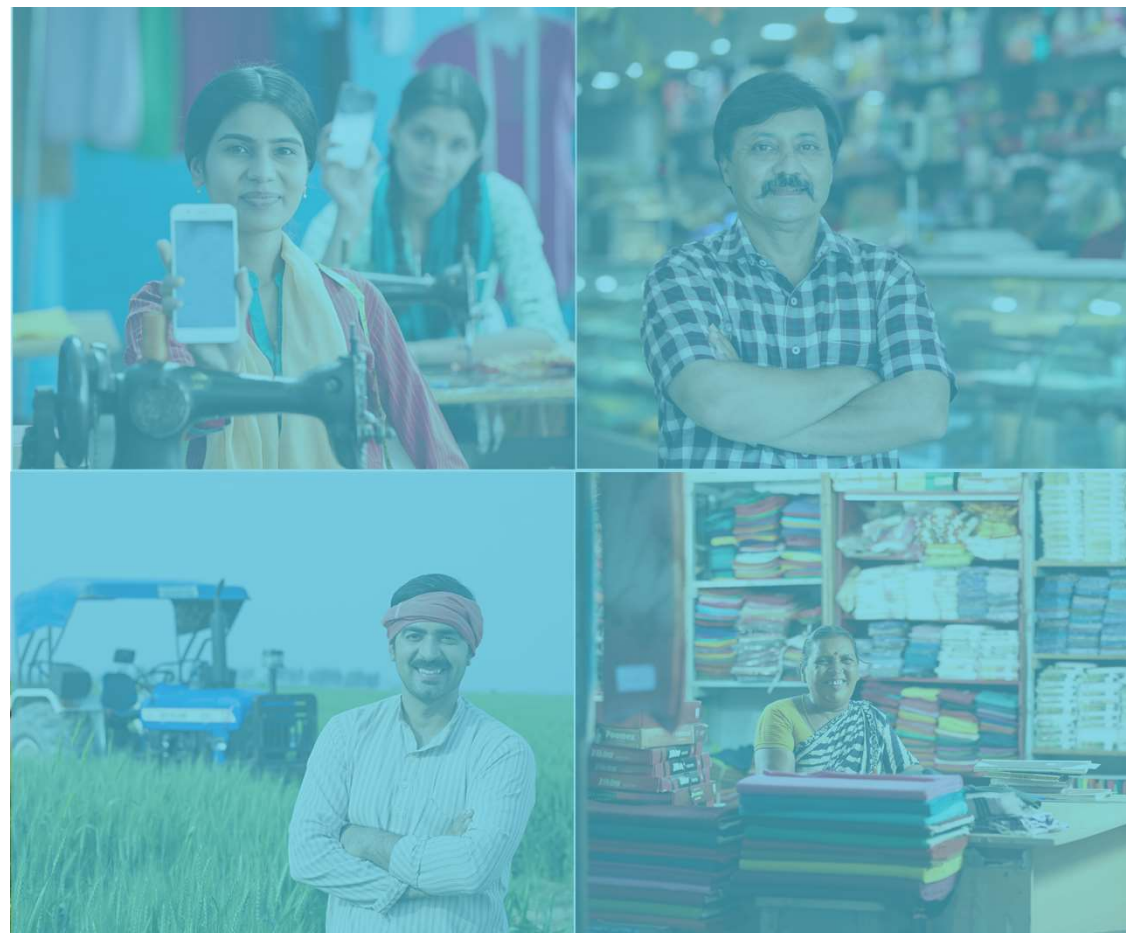


NORTHERN ARC

Investor Presentation
Q2FY26 / H1FY26

AA-(Stable)

By ICRA Limited & India Ratings



Financing the Retail Credit Needs of India's
Underserved Households & Businesses across
focused sectors

Disclaimer



"This presentation and accompanying slides (the "Presentation") has been prepared by Northern Arc Capital Limited ("Company") to be presented during the analyst call as required under Regulation 46 (2)(o) of the SEBI (LODR) Regulations, 2015, and is not for release, distribution or publication, whether directly or indirectly, in whole or part, into or in any jurisdiction in which such release, distribution or publication would be unlawful, without the prior consent of the Company. Neither the Company nor any of its directors, affiliates, advisers or representatives accepts any liability whatsoever for any actual or consequential loss or damages howsoever arising from the provision or use of any information contained in this Presentation. By attending this presentation, you agree to be bound by the trailing restrictions. Any failure to comply with these restrictions may constitute a violation of applicable laws. No money, securities or other consideration is being solicited, and, if sent in response to this presentation or the information contained herein, will not be accepted. This presentation does not constitute or form part of any advertisement, invitation or inducement to sell or issue, or any recommendation to purchase or subscribe to, any securities of the Company. This Presentation has not been and will not be reviewed or approved by any regulatory authority, or by any stock exchange, in India, or any other jurisdiction.

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Sustainability

Business Overview

Business Matrix – Q2FY26



Gross Transaction Volume

INR 8,787 Cr

-5%

+19%

Lending AUM

INR 14,166

+15%

+6%



Direct to Customer Mix

54%

+105 bps

+35 bps



Fund AUM

INR 3,198 Cr

+14%

+1%



Placements

INR 2,561 Cr

-23%

-10%



Direct Customers

22,37,706

+7%

+4%



Branches

372

+2

+3



Retail Lending Partners

55

+2

+1



Origination Partners

357

+17

+4

YoY growth QoQ growth

Financial Matrix – Q2FY26



PPoP

INR 213 Cr

1%

3%



NIM

9.3%

+16 bps

+37 bps



Opex (%)

3.7%

+53 bps

+21 bps



PAT

INR 92 Cr

-6%

+13%



RoA

2.6%

-46 bps

+22 bps



RoE

10.1%

-261 bps

+78 bps



Net NPA

0.56%

+38 bps

Flat



Networth

INR 3,663 Cr

+10%

+4%



Book Value / Share

INR 227

+10%

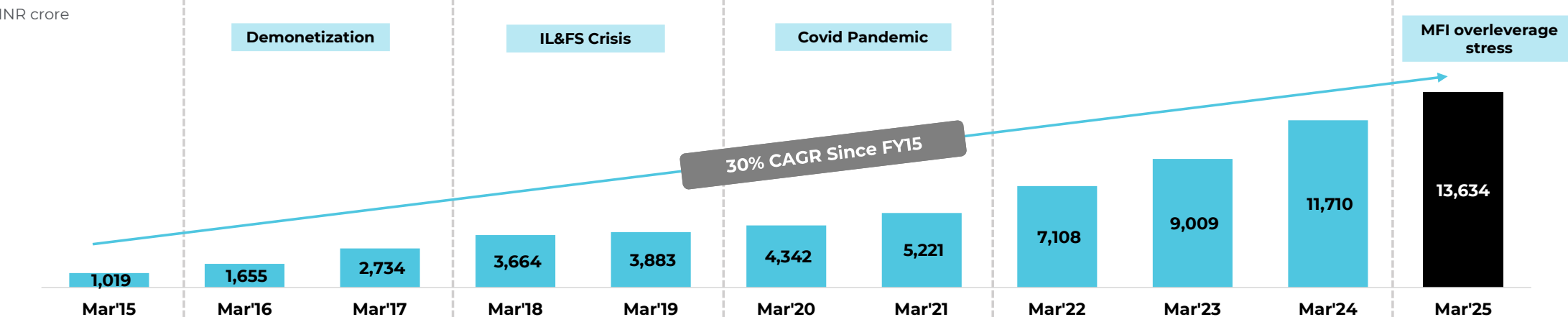
+4%

YoY growth

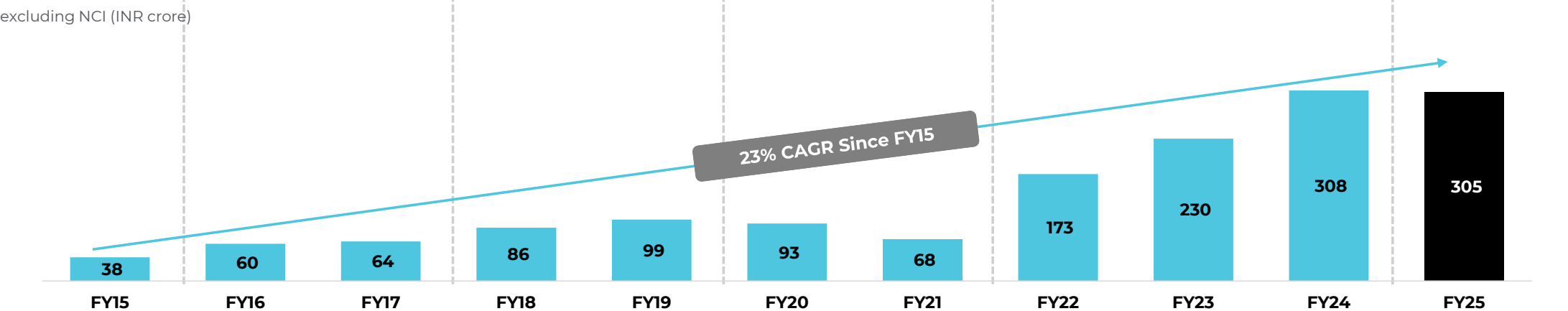
QoQ growth

Demonstrating growth in AUM and profitability across business cycles

Asset under management



Profit After Tax



FY25 includes one time provision of INR 68 crore on account of DLG provision

Northern Arc : Business Model

Financing the Credit Needs of India's Underserved Households & Businesses

Direct to Customer Lending



Sectors

MSME

Consumer

Rural

Channels

- Branches
- Digital

Lending – AUM INR 7,627 Cr

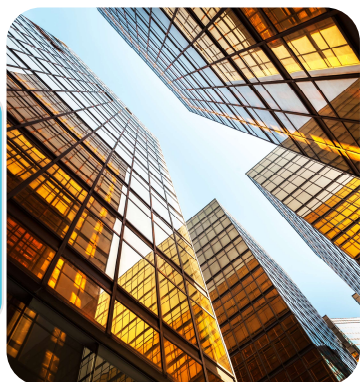
2.2 mn +
Customers

372
Branches

55
Digital Partners

Underwriting

Intermediate Retail Credit Solution



Solutions across focus sectors

Lending – AUM INR 6,539 Cr

Fund Management – AUM INR 3,196 Cr

Placements – Volumes INR 5,399 Cr

Tech Solutions

2.3 lakh crore +
Credit enabled

357
Originator Partners

1,400+
Investor Partners

Data & Tech platforms

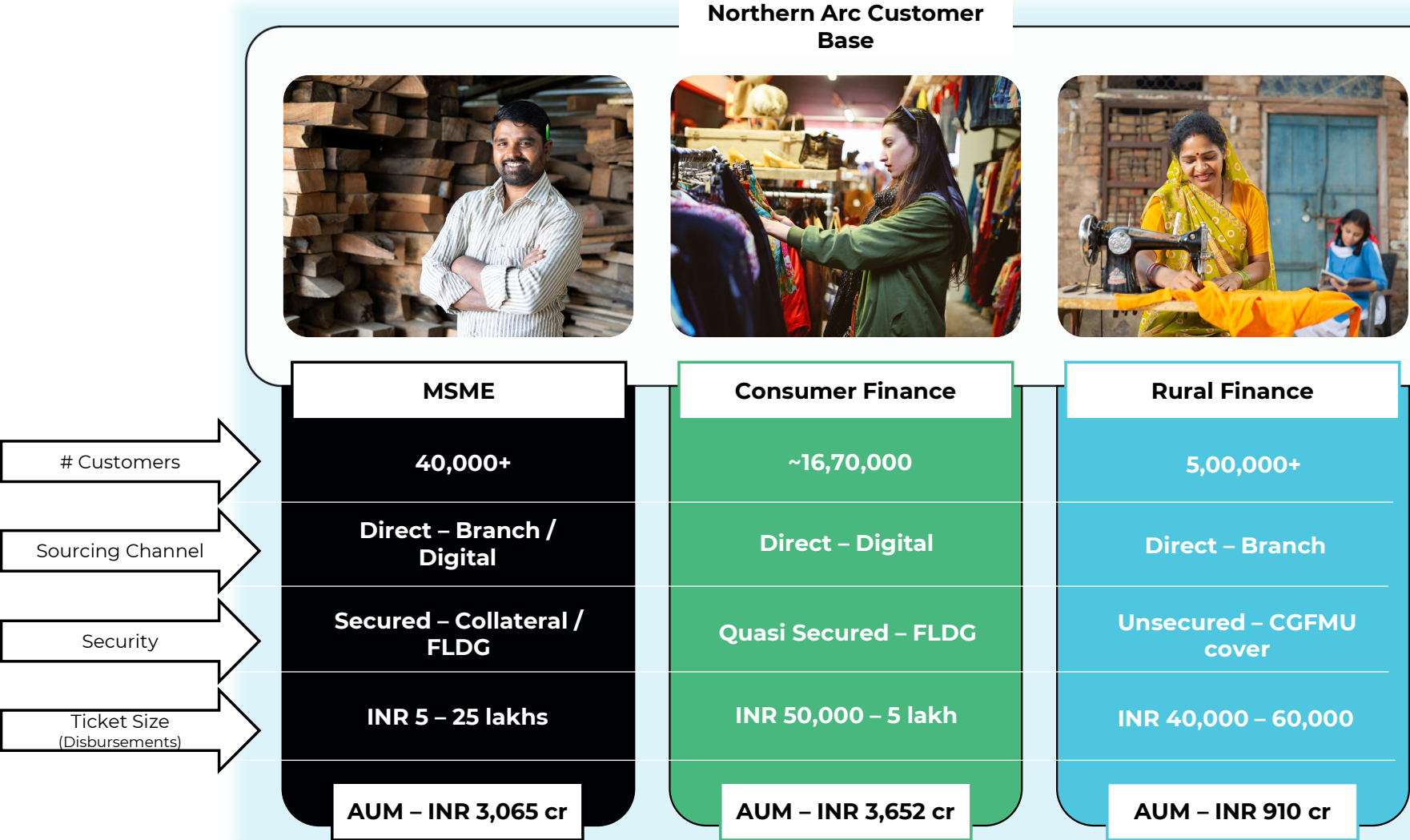
Direct to Customers

Lending

Direct to Customers Lending: Built a strong retail engine

Leveraged learnings from the **IR business** to build :

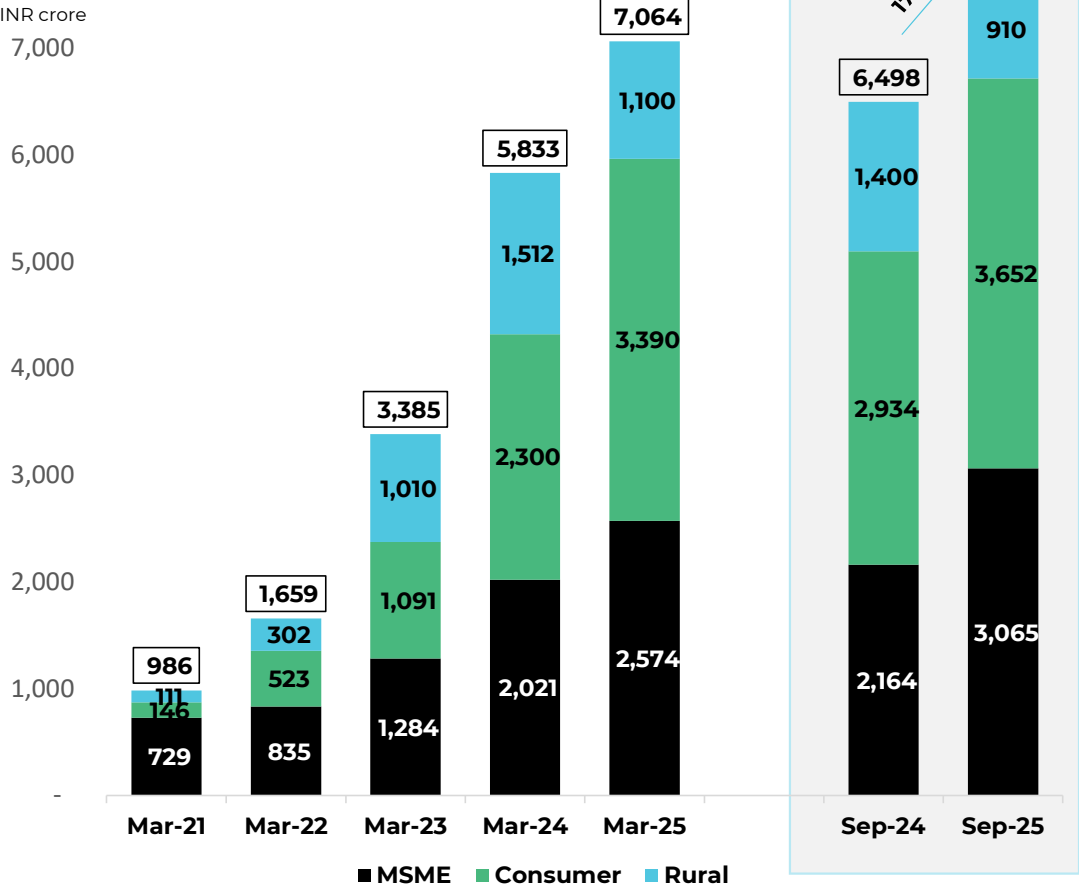
- A strong D2C engine
- A robust underwriting and product program
- A seamless Digital journey, and
- A strong Collections Infrastructure



Growth : Strong growth led by expansion and partnerships

Assets under Management

64% CAGR (Mar-21 to Mar-25)



Multi-channel Distribution Model

 372
Branches

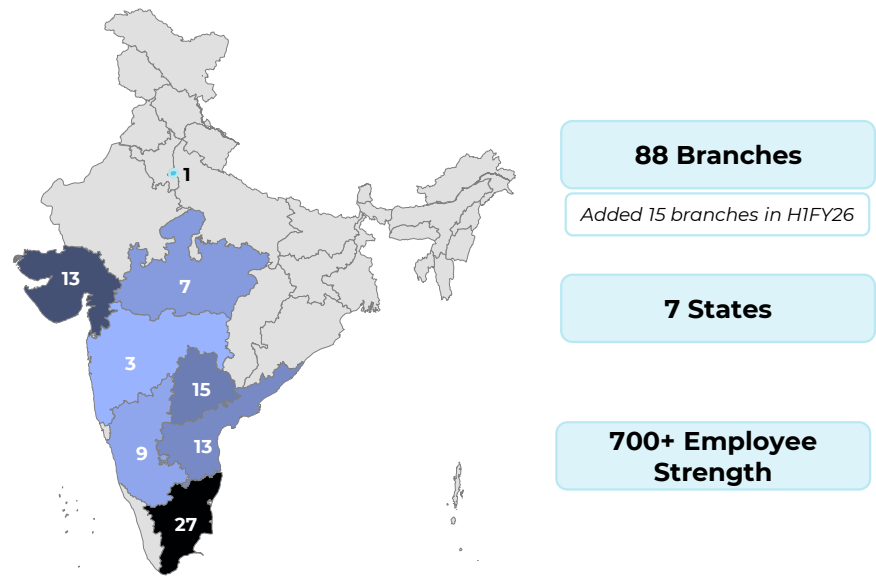
 55
Digital Partners

Backed by robust Underwriting & Technology

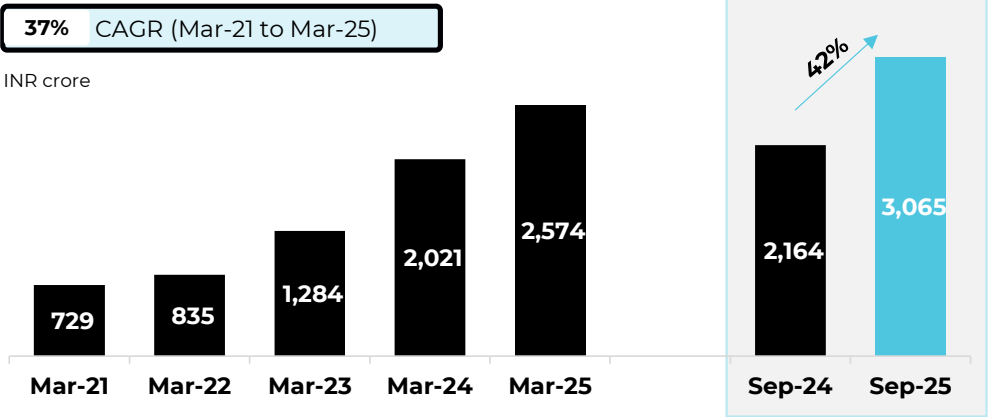

By Northern Arc
Underwriting


Co-lending & On-Lending Platform







Building strong footprint to scale granular portfolio



Assets under Management



Northern Arc's Value Proposition

 End to end digital journey	 Competitive pricing
 Ease of documentation	 Handholding till loan closure
 Strong in-house collections Infrastructure	 Average Bureau – 600+

Secured LAP Product Characteristics

ATS – INR 11-15 Lakhs	Average Yield – 17% - 20%
Average LTV – 48%	Average Tenure – 10+ years

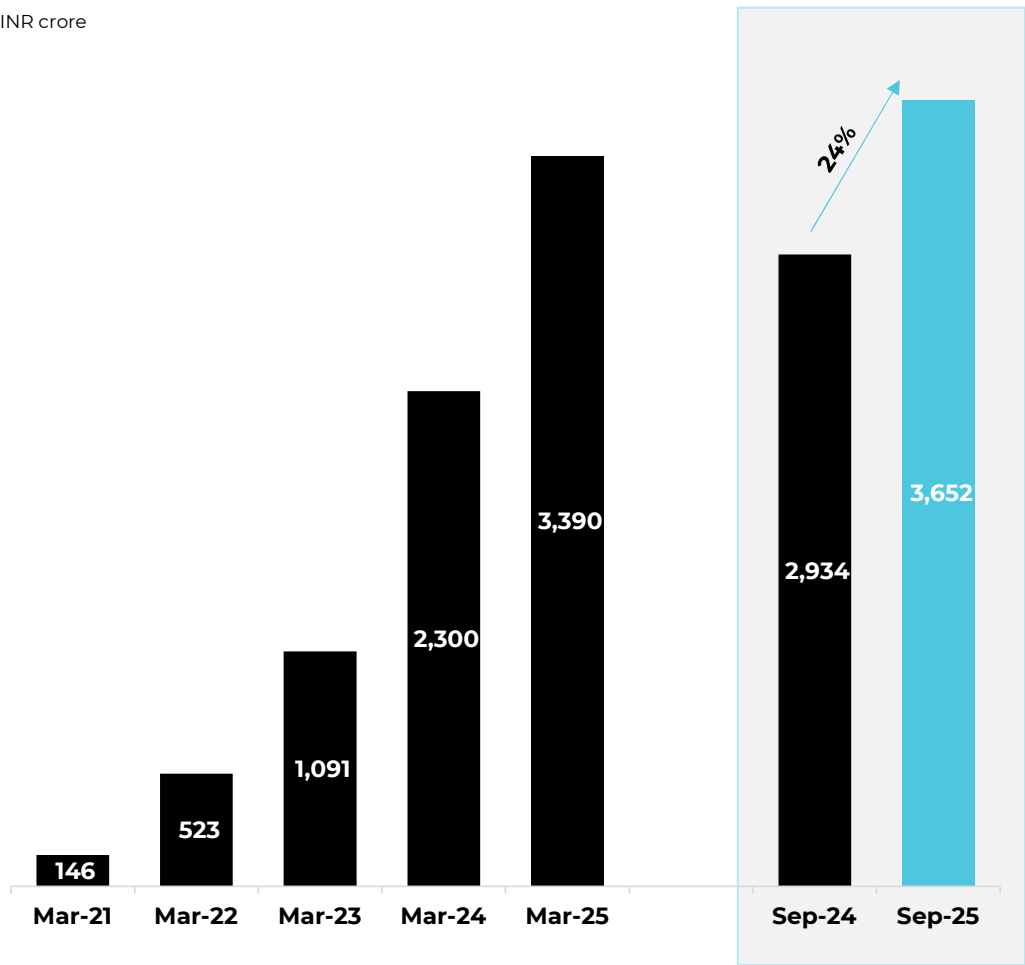
Consumer Finance



Assets under Management

120% CAGR (Mar-21 to Mar-25)

INR crore



Live Partners
23

Ticket Size
Rs. 50,000 – 5,00,000

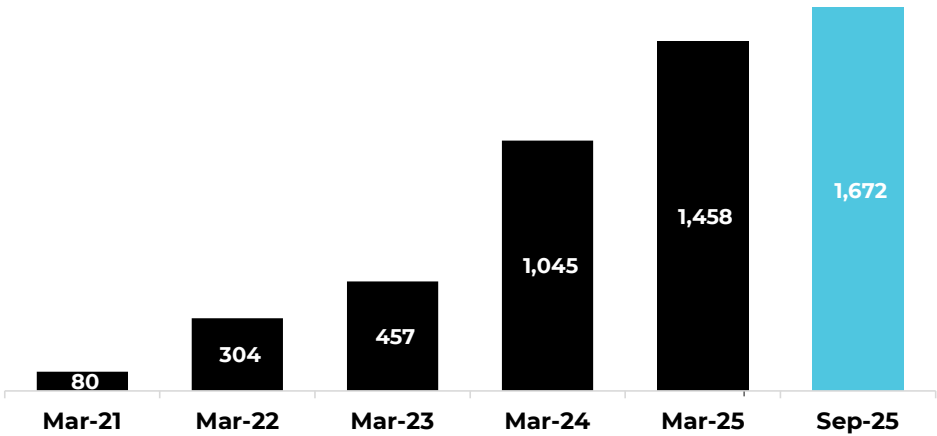
Net Yield
15% - 17%

Average Tenure
12 – 48 months

Repeat Customers
70%

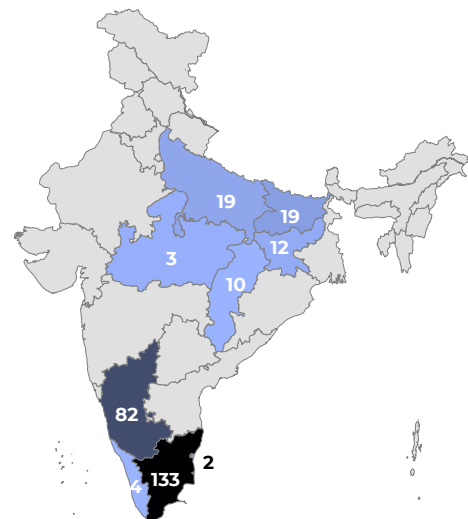
CIBIL Score
650+

Customers ('000)



Rural Finance

Pan India Presence



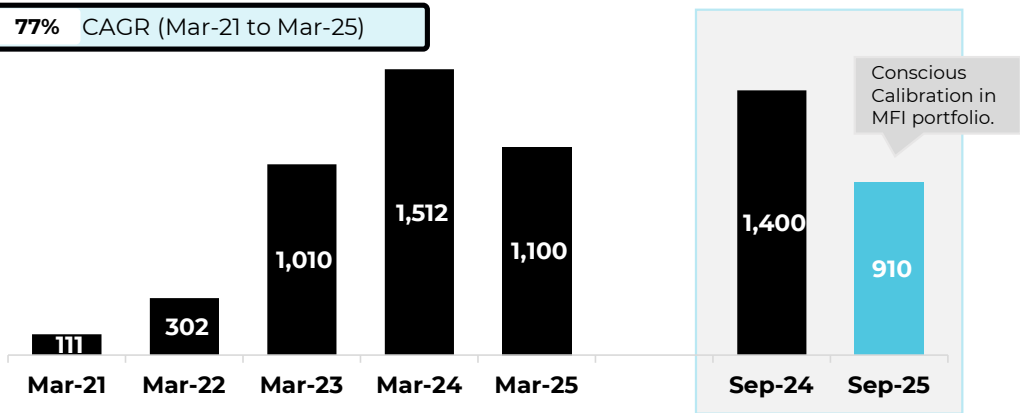
284 Branches

8 States and 1 UT

1,985 Employee Strength

Assets under Management (INR crore)

77% CAGR (Mar-21 to Mar-25)



Product Characteristics

Digitally led journey throughout sourcing, risk, credit with live collections and monitoring modules.

ATS – INR 45,000

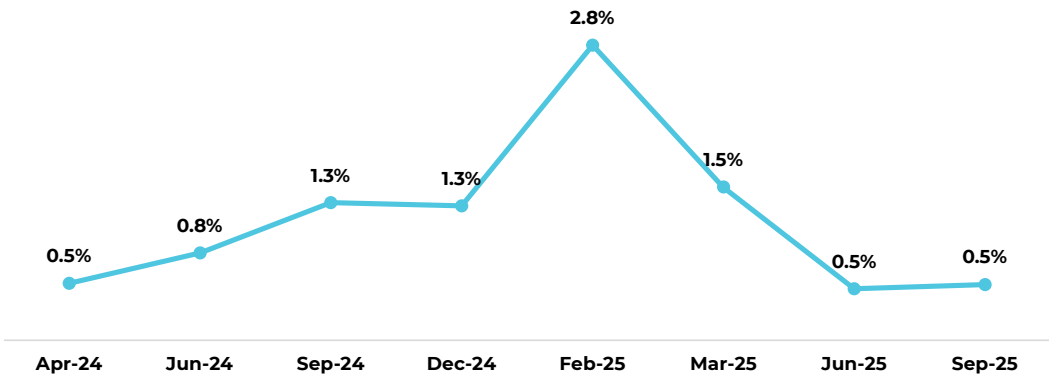
Yield – 24% - 25%

Average Tenure – 24 months

JLG Product & Individual loans

All new disbursements wef March 25 covered under CGFMU

PAR 0+ Accretion in Sep-25 reached to Apr-24 levels



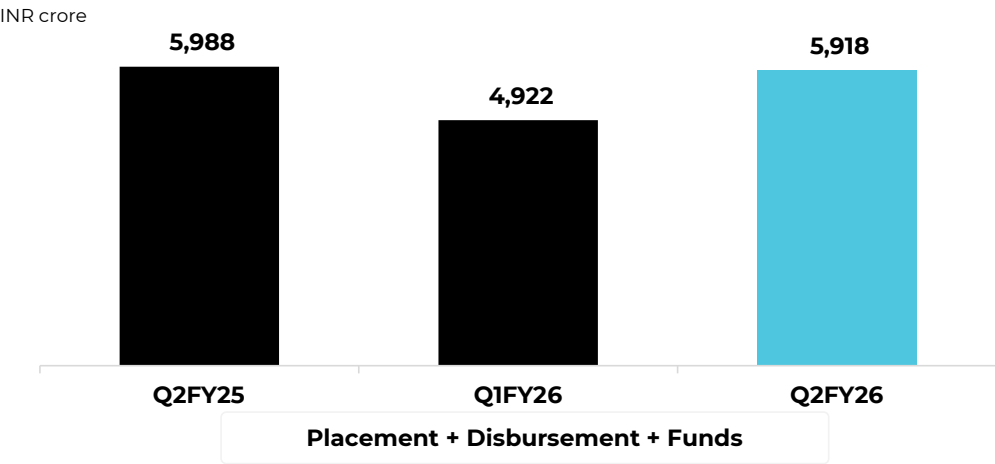
Intermediate Retail

Credit Solution Business

Credit Solutions – Focusing on overall credit enablement

Gross Transaction Volume

357 Originator Partners

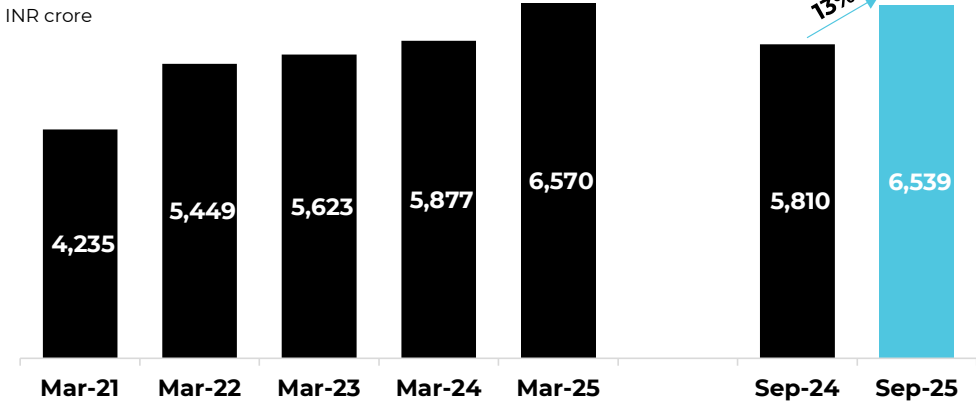


Diversity & Depth

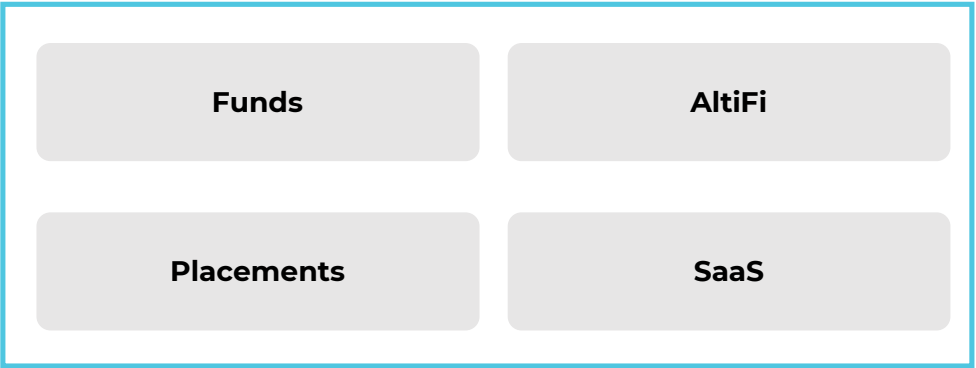
Parameter	Details
Sectoral Diversity	<u>Across focused sectors such as -</u> MSME, Consumer, MFI, Vehicle, Affordable Housing, Agriculture & Climate
Product Depth	<u>Product Depth & Innovations beyond term loans -</u> Innovative and structured credit solutions to meet the requirements of the market participants

Lending Book

12% AUM CAGR (Mar-21 to Mar-25)



Leveraging the IR balance sheet to expand credit offerings for partners via



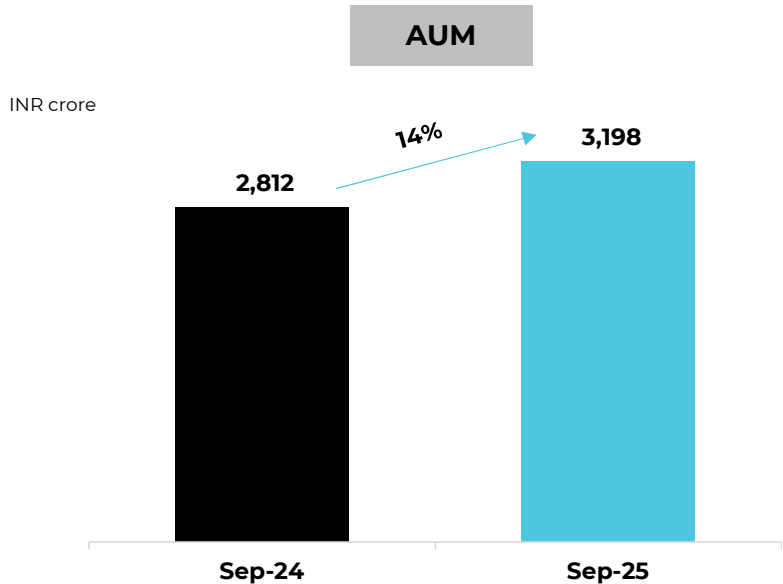
Strong Fee Volumes



Northern Arc's Unique Fee Franchise

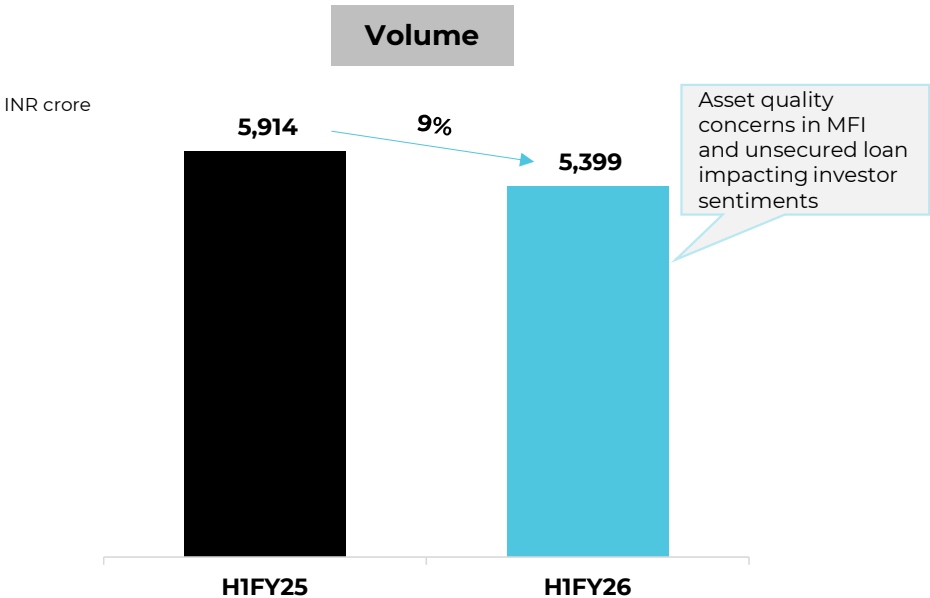
Fund Management

- Managed 12 funds and 3 PMS with successful exit of 6 Funds
- 6 Funds + 3 PMS currently active
- **Net management fee of 100-110 bps**



Placements

- Offers structured and syndicate financing for our Originator Partners
- **200+ investor partners, INR 1 trillion+** of placements volume since inception
- **Net fee of 20-25 bps**

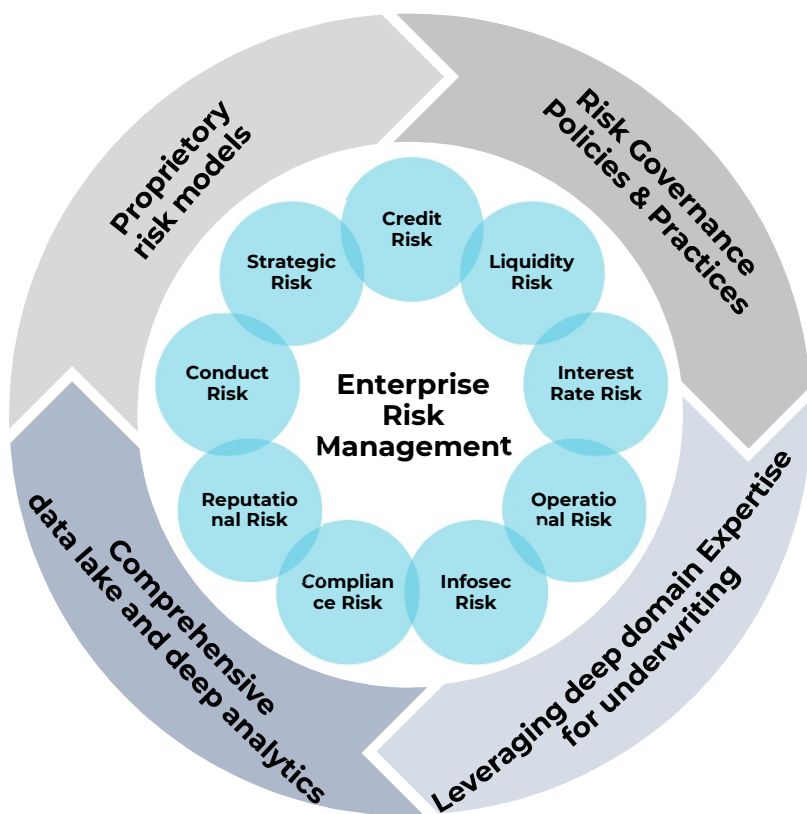


Risk Management

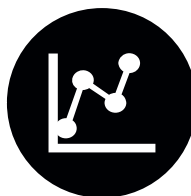
Robust Risk Management Framework

Robust risk management framework based on sector expertise, ground-level insights, extensive data analytics and proprietary risk models

Manage organizational risks



Using our Suite of Risk Analysis Tools



Transaction
Loss Modelling



Portfolio
Scrub Analysis



Pin code
Analysis



Descriptive
Analysis

Through

Deep Domain Knowledge and
Qualitative **Field-Level** Insights

Proprietary underwriting models
built using ML techniques

Predictive models on borrower
behavior & geo-risk management

49 mn+ loan data collected over 10+
years extensively analyzed

Risk Monitoring teams that
onboard and monitor each
originator and geography

Strong Collection Team that can
work as back-up servicing partner

Deep focus on collections



Pro-active monitoring to contain stress



Use of Data & Analytics across Collections lifecycle



Omni-channel payments infrastructure



Legal Cell covering all relevant laws

Pre-Delinquency Management

Predicting Bounce likelihood

Proactive Outreach

Pre-due reminders sent to customers through SMS



X Bucket Collection

Immediate customer connect

Digital Reach
Tele-calling
Field Collection

Follow up through **tele-calling**



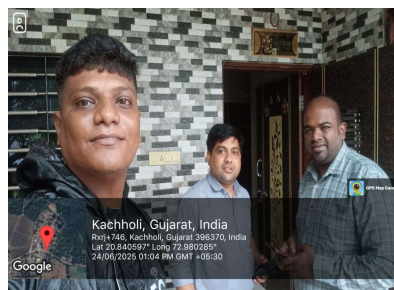
Initial – Mid Buckets

Focus on asset protection and normalization

Behavioural data for roll back

Initiate **on-field collections process** along with tele-calling

Legal action through Section 25



Deep Buckets

Focus is on amicable settlements & repossessions

Prioritize collection activities

Recovery through legal action initiated:

- **Section 138**
- **SARFAESI**
- **Section 25**
- **Arbitration**
- **Lok Adalat**



Write-off Recoveries

Emphasis on Loss Reduction

Settlement / Possession Model

Actions initiated to take **physical possession and liquidate collateral**

Issue of **bailable/ non-bailable warrants**



Sector wise asset quality

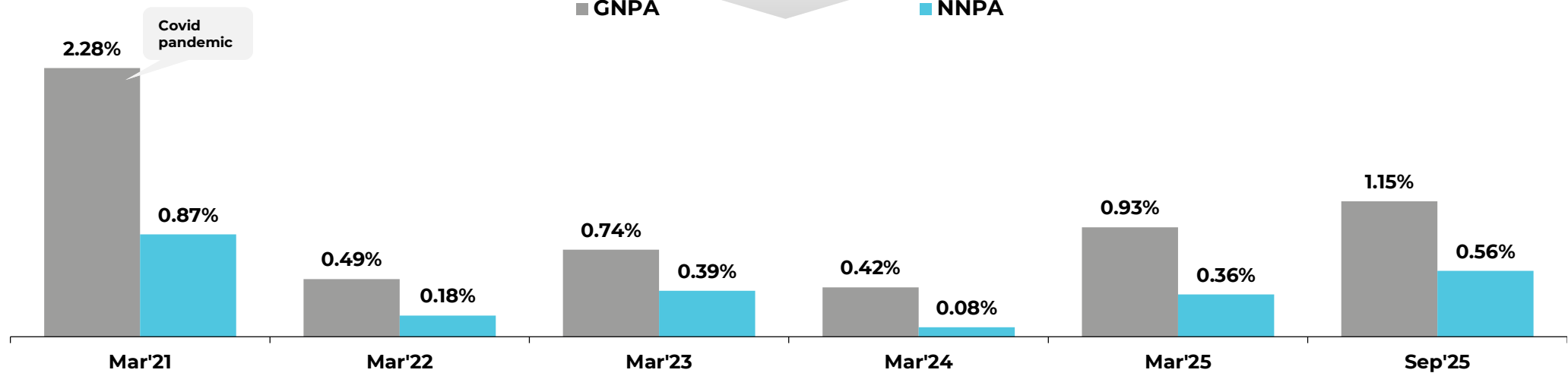
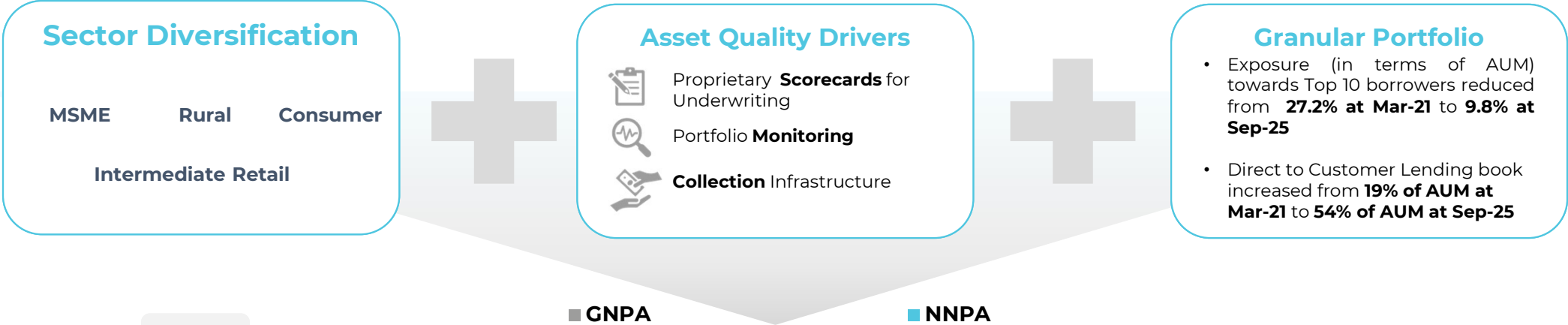
INR Crores	AUM ¹	GNPA (%)	Credit Cost (%)	
			Q1FY26	Q2FY26
Intermediate Retail	6,539	0.60%	0.7%	1.3%
MSME	3,065	3.55%	1.8%	1.8%
Consumer	3,652	0.39%	6.1%	4.9%
Rural	910	0.10%	7.7%	5.1%
Total	14,166	1.15%	3.0%	2.7%

1. Data as on September 30, 2025

Diversified & Granular portfolio resulting in GNPA within desired range



Diversification augmented by proprietary tools and portfolio granularity driving asset quality



Portfolio Quality



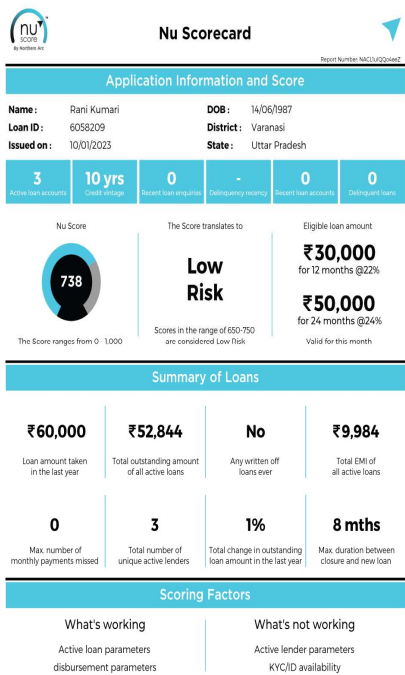
INR crore/%	Assets under Management					Assets under Management (%)					ECL : Expected Credit Loss					ECL % : provision coverage for each stage				
By Staging	Sep'24	Dec'24	Mar'25	Jun'25	Sep'25	Sep'24	Dec'24	Mar'25	Jun'25	Sep'25	Sep'24	Dec'24	Mar'25	Jun'25	Sep'25	Sep'24	Dec'24	Mar'25	Jun'25	Sep'25
Stage I	11,480	11,247	12,529	12,141	13,031	97.8%	97.0%	97.2%	96.7%	96.2%	116.4	124.6	232.6	246.5	252.1	1.0%	1.1%	1.9%	2.0%	1.9%
Stage II	188	231	239	263	359	1.6%	2.0%	1.8%	2.1%	2.6%	30.5	44.0	59.3	89.8	83.5	16.2%	19.0%	24.8%	34.1%	23.3%
Stage III	68	110	126	151	163	0.6%	1.0%	1.0%	1.2%	1.2%	48.8	66.2	76.9	75.8	84.6	71.8%	60.2%	61.1%	50.2%	51.9%
Total On-Book	11,736	11,588	12,894	12,555	13,553	100.0%	100.0%	100.0%	100.0%	100.0%	196.1	234.8	368.8	412.1	420.2	1.7%	2.0%	2.9%	3.3%	3.1%
Assigned Assets	573	662	740	796	613															
Overall AUM	12,309	12,250	13,634	13,351	14,166															

Robust Technology Stack

SaaS Offerings :

NuScore

A Machine-Learning-Based Solution to Aid Originators in their Underwriting



Borrower level assessment along with a detailed analytics report

Custom-built for every lending institution

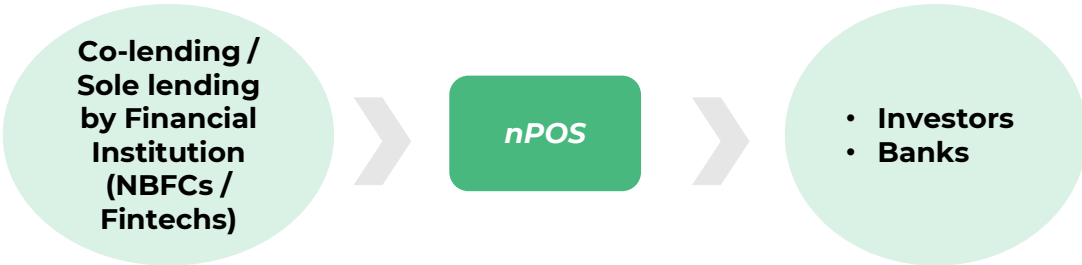
Sector-specific insights over different economic and credit cycles

Integrated easily through APIs

Expand NuScore Offering to not just MFIs, but also to NBFCs, SFBs, Consumer Durables, etc.

nPOS

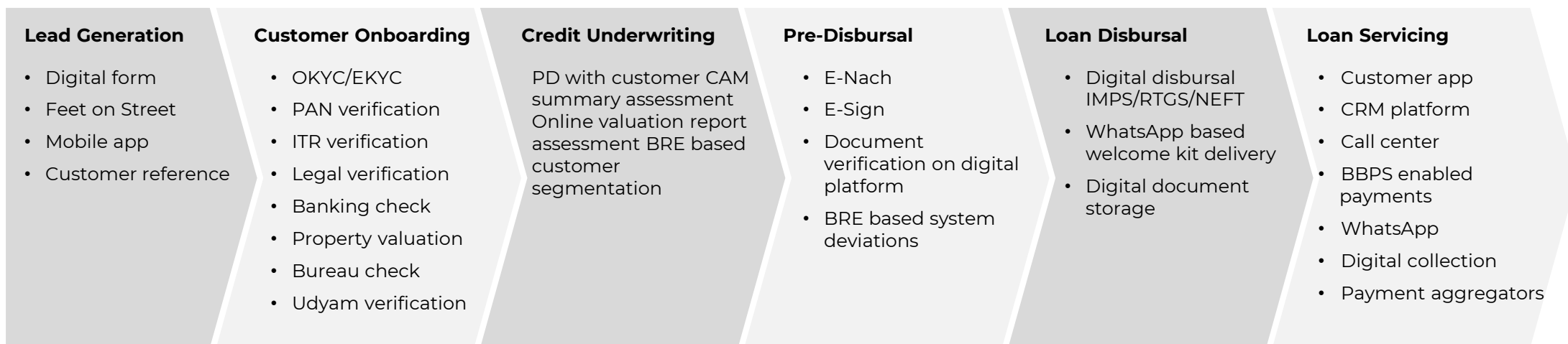
Connecting banks & financial institutions through APIs, enabling swift data exchange & straight through processing of loans



Universe One Platform Offering solutions

- Fully integrated with Bharat stack
- Cloud-based
- Seamless end-to-end journey
- Robust Credit Assessment and Risk Analysis
- Machine learning-driven risk assessment
- Straight Through Processing of loans

Leveraging Technology Stack

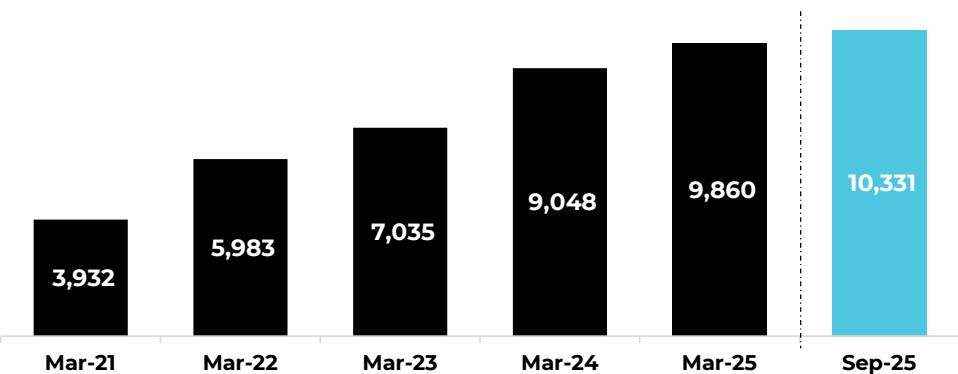


Strong Liability Franchise

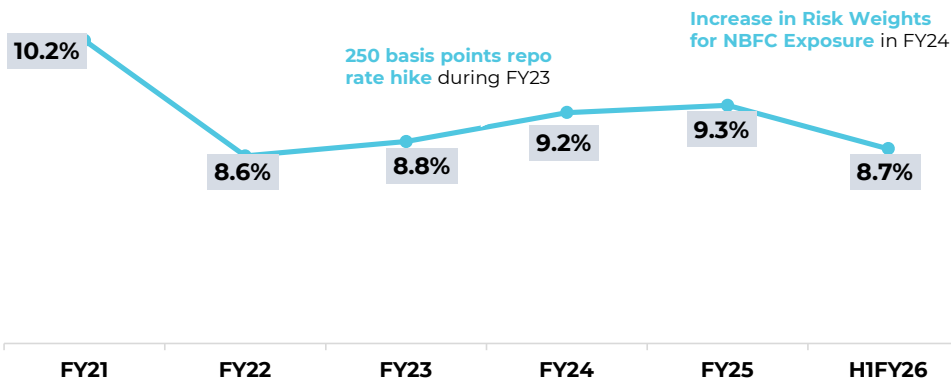
Diversified sources of funding...

Borrowings

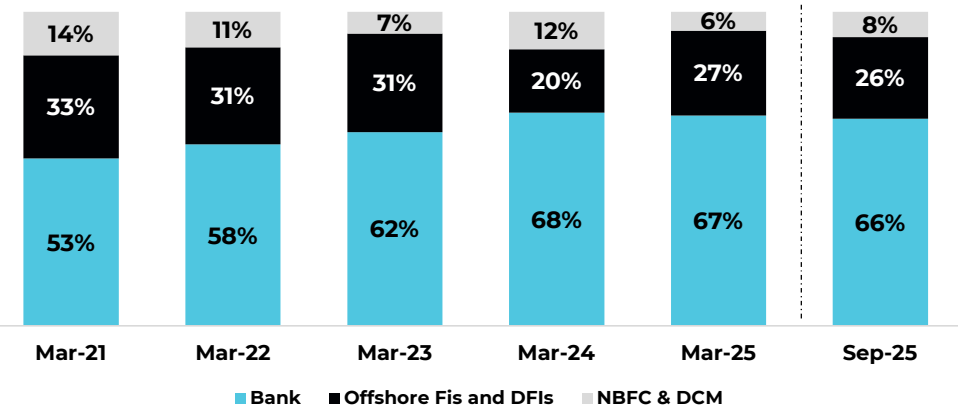
INR crore



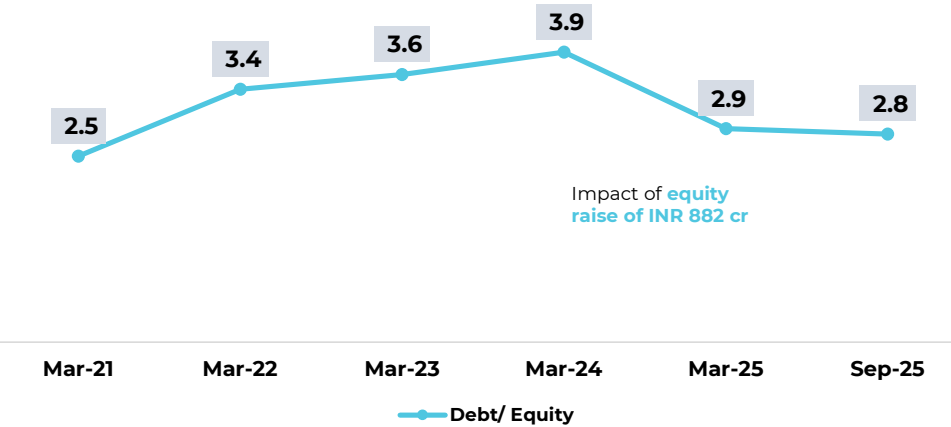
Incremental Cost of Funds ⁽¹⁾



Borrowing Mix%



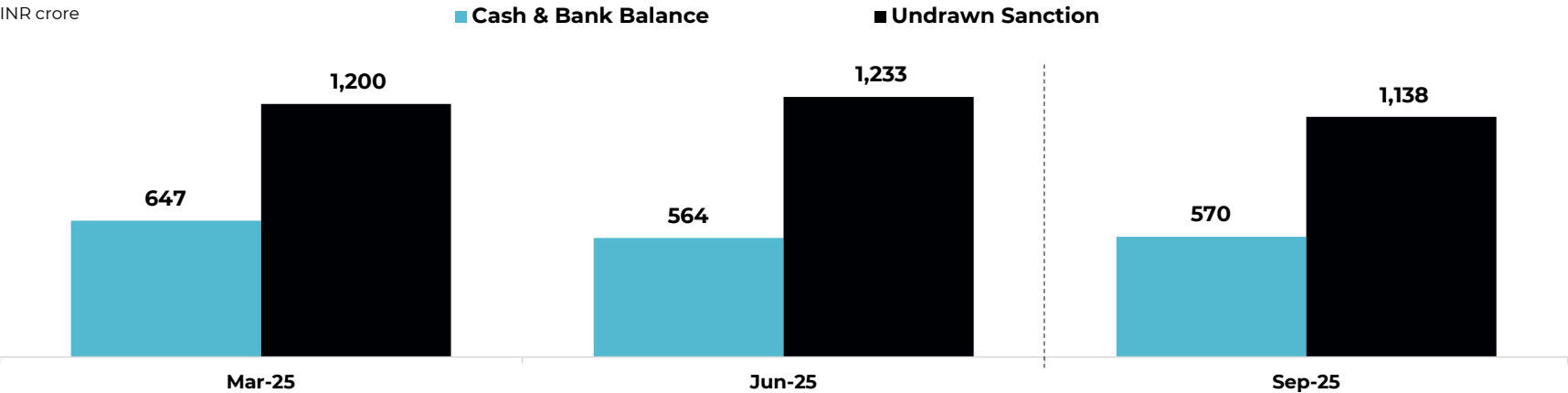
Leverage levels ⁽²⁾



Notes: 1. Cost of Funds is based on Quarterly Average borrowings 2. Debt / Equity ratio: Equity includes NCI portion.

...With proactive liquidity management

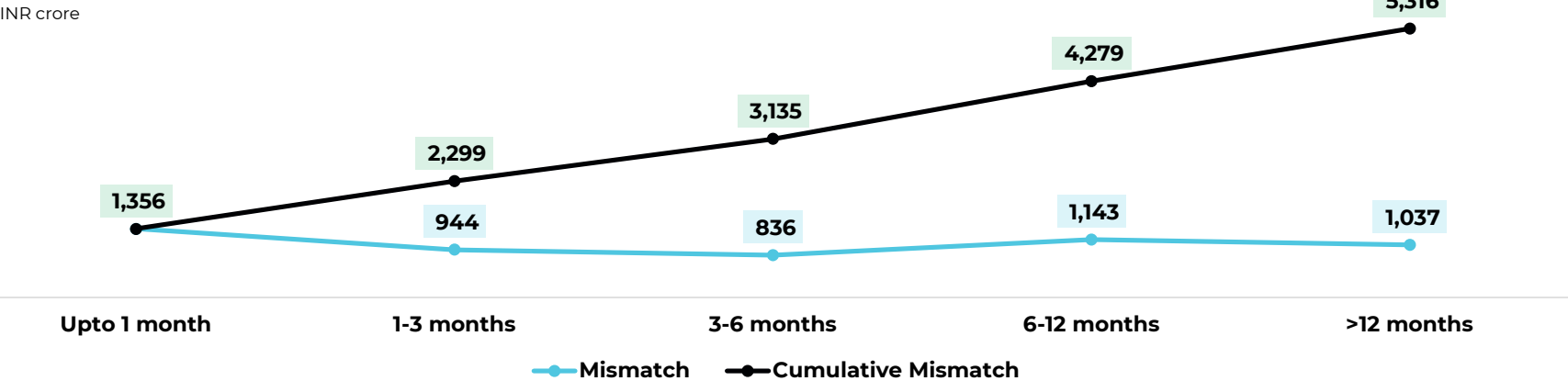
Liquidity position



Consistently adhered to all **RBI norms** as well as **ALCO guidelines** clearly reflecting strong Asset Liability position

No negative cumulative mis-match across all buckets (well below prescribed 15% limit)

ALM Profile as on 30-Sep-25

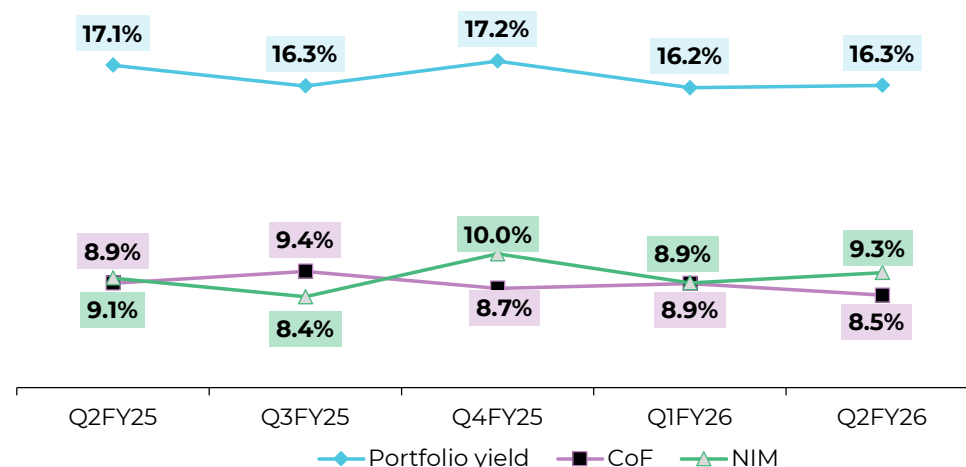
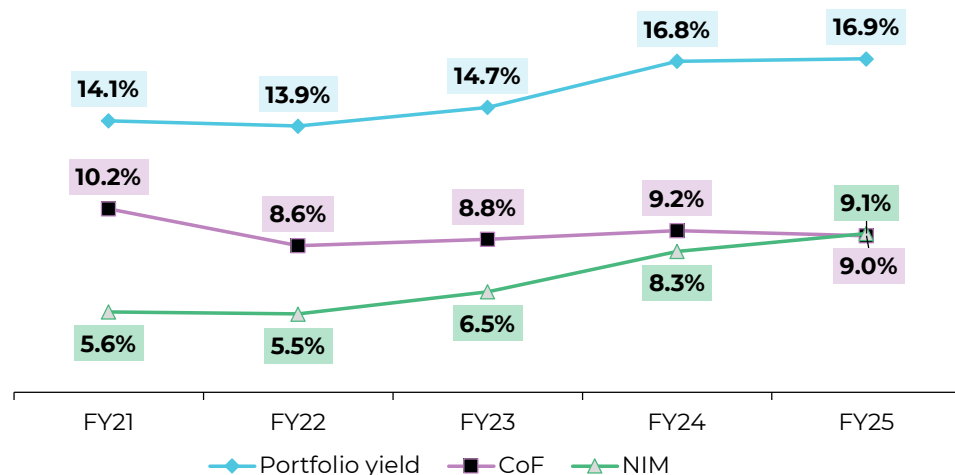


Asset Liability Committee of the Mgmt (ALCO) tracks ALM closely every month

Financials

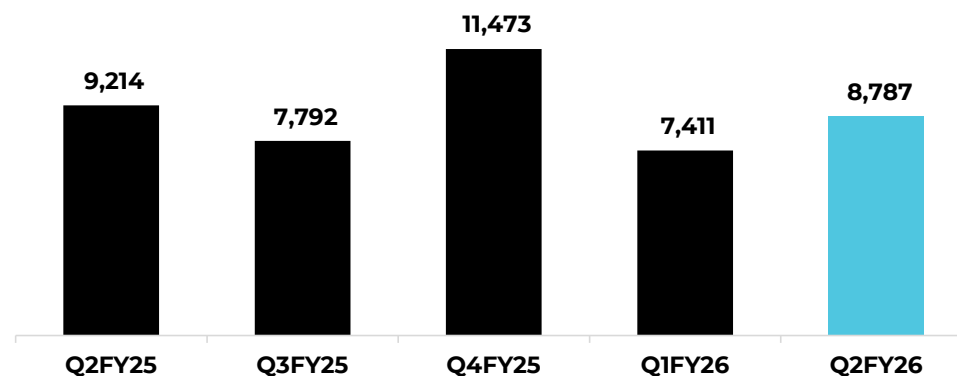
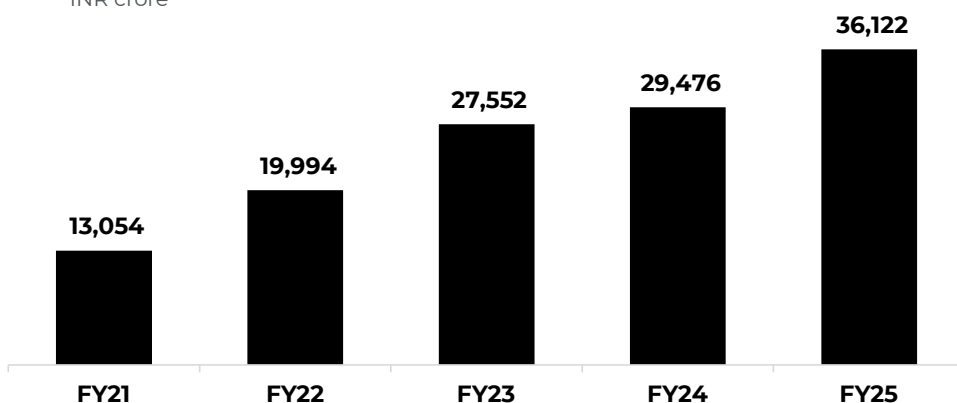
Strong Operating Parameters

Portfolio Yields % and Cost of Funds %*



Gross Transaction Value

INR crore

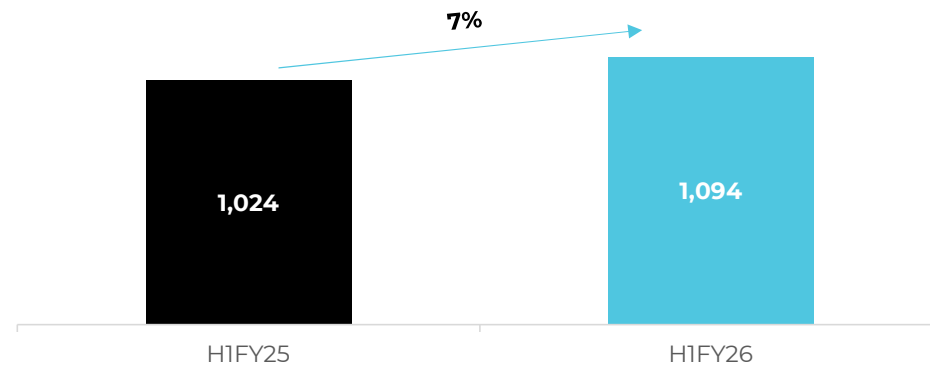
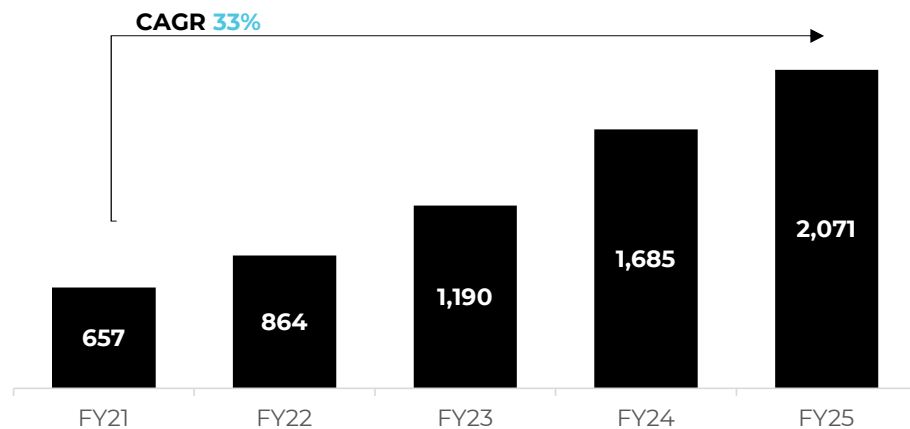


Notes: * Adjusted for fees and commission expense
 Yields: Ratio of 'Adjusted Interest Income' to 'Quarterly Average Earnings AUM'. Cost of Funds (CoF): ratio of 'Interest Expense' to 'Quarterly Average Borrowings'
 (I) NIM Ratio of 'Adjusted Interest Income net of Interest Expense' to 'Quarterly Average Total Assets'.

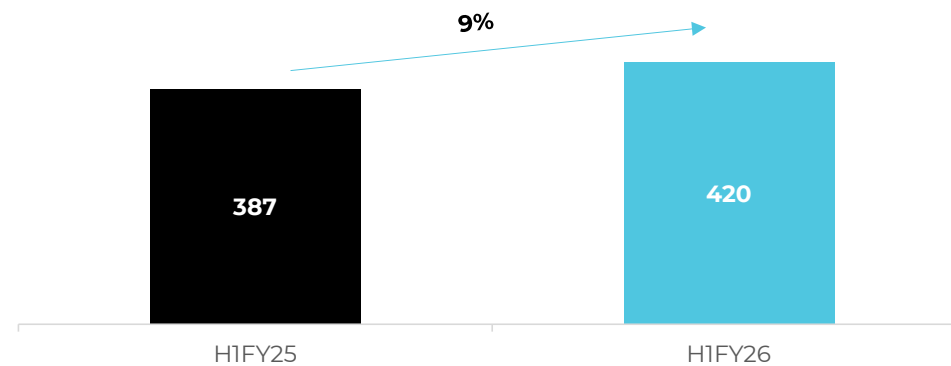
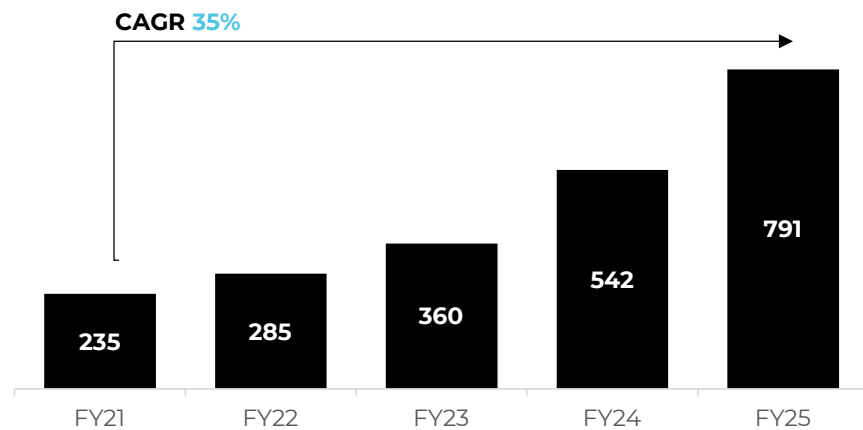
Sustainable growth in profitability

Revenue From Operations *

INR crore



Pre-Provisioning Operating Profit (PPoP) (INR Cr)



Notes: * Adjusted for fees and commission expense
Revenue from Operations is Interest Income and Fee income

Consolidated Income Statement

INR crore	Q2FY25	Q1FY26	Q2FY26	YoY %	QoQ %	H1FY25	H1FY26	YoY %
Interest income ¹	492	513	533	8%	4%	973	1,046	7%
Interest expense	205	215	211	3%	-2%	414	426	3%
Net Interest Income	288	298	322	11%	8%	559	620	10%
Fee & Other Income	26	27	21	-17%	-21%	51	48	-5%
Net Revenue	313	325	343	10%	6%	610	668	10%
Employee Costs	72	76	84	17%	11%	143	160	13%
Operating Costs	29	42	46	57%	8%	81	88	9%
Total Operating Costs	101	118	130	28%	10%	223	248	11%
Pre-Provision Operating Profit (PPoP)	212	207	213	1%	3%	387	420	9%
Credit Costs	78	102	92	18%	-10%	130	195	50%
Profit before tax	134	105	121	-9%	16%	257	225	-12%
Tax expense	37	27	30	-20%	15%	67	56	-17%
Profit after tax	96	78	91	-5%	16%	190	169	-11%
Profit after tax (excluding NCI)	98	81	92	-6%	13%	191	173	-10%

Notes: 1. Interest income is adjusted for fees and commission expense

Financial Dupont

Particulars	Q2FY25	Q1FY26	Q2FY26	H1FY25	H1FY26
Interest Income*	15.6%	15.3%	15.3%	15.8%	15.2%
Interest Expense	6.5%	6.4%	6.0%	6.7%	6.2%
Net Interest Income	9.1%	8.9%	9.3%	9.1%	9.0%
Fee and Other Income	0.8%	0.8%	0.6%	0.8%	0.7%
Net Revenue	9.9%	9.7%	9.9%	9.9%	9.7%
Employee Costs	2.3%	2.2%	2.4%	2.3%	2.3%
Operating Costs	0.9%	1.3%	1.3%	1.3%	1.3%
Total Operating Expense	3.2%	3.5%	3.7%	3.6%	3.6%
Pre-Provision Operating Profit (PPoP)	6.7%	6.2%	6.2%	6.3%	6.1%
Credit Costs	2.5%	3.0%	2.7%	2.1%	2.8%
Profit Before Tax	4.2%	3.2%	3.5%	4.2%	3.3%
Tax	1.2%	0.8%	0.9%	0.9%	0.8%
Profit after tax (excluding NCI) (RoA)	3.1%	2.4%	2.6%	3.1%	2.5%
Return on Equity	12.7%	9.3%	10.1%	13.6%	9.7%
Cost to income Ratio	32.2%	36.4%	37.6%	36.5%	37.0%
<i>as a % of Quarterly Average Total Assets</i>					

Notes: * Interest income is adjusted for fees and commission expense

Balance Sheet

INR crore	Sep'24	Jun'25	Sep'25
Assets			
Financial assets			
Cash and bank balances	811	564	570
Loans	10,004	10,349	10,816
Investments	1,766	1,927	2,409
Other financial assets	179	165	312
Non-financial assets	176	252	255
Total assets	12,936	13,257	14,362
Liabilities and equity			
Financial liabilities			
Borrowings & Debt Securities	9,271	9,422	10,331
Other financial liabilities	281	242	310
Other non-financial liabilities	62	58	55
Equity	3,316	3,532	3,663
Non-controlling interest	6	3	3
Total liabilities and equity	12,936	13,257	14,362
Quarterly Avg. earning Assets	11,460	12,702	13,003
Quarterly Avg. total assets	12,535	13,448	13,815

Strategy

Strategy for Sustainable growth



Direct to Customer Lending

- Focus on MSME sector with meaningful growth
- Leverage Digital & Partnership channels to grow Consumer Finance
- Rural finance deepening with Individual underwriting and quasi-secured products
- D2C led growth resulting into AUM mix of more than 2/3 in next 3 years

Credit Solutions

- Harnessing Credit Solution Ecosystem for Intermediate Retail Partners with focus on overall credit enablement through Funds, Placement and Lending businesses
- Focus on generating fee income through growth in Funds and Placement businesses with judicious use of balance sheet to foster relationship
- Expect to improve fee income contribution by 30-40 bps to overall RoA

Risk Management

- Focus on strengthening policies and processes for credit underwriting across businesses
- Leveraging strong data analytics capability for credit decisioning
- Building granular Intermediate Retail Partner loan book
- Robust collection infrastructure for D2C lending to ensure efficient recovery and portfolio health
- Granular and diversified book will help in maintaining Net NPA in range of 0.5%-0.7%

Profitability

- Endeavoring to maintain the consistent and sustainable quarterly profitability demonstrated throughout the past decade
- Expect to improve interest yield due to change in AUM mix
- Build lean and efficient branch network aimed at maximizing productivity and operational efficiency
- Targeting RoA of 3.7%-4% and RoE of 16%-18% in next 3 years

Board & Management

Board of Directors :



Mr. P S Jayakumar
Chairman & Non-Executive
Independent Director

Former MD & CEO,
Bank of Baroda
~30 years of experience



Mr. Ashish Mehrotra
Managing Director &
Chief Executive Officer

Former MD & CEO, Max Bupa
Health Insurance
MD & Retail Bank Head,
Citibank India



Dr. Kshama Fernandes
Non-Executive, Non-Independent
Director

Northern Arc Capital
~25 years of experience



Ms. Anuradha Rao
Non-Executive
Non-Independent Director

Former MD & CEO
SBI Funds Management
~36 years of experience



Mr. Michael Jude Fernandes
Non-Executive Nominee Director


Co-lead
Leapfrog Investments, South & SEA
~20 years of experience



Mr. Ashutosh Arvind Pednekar
Non-Executive
Independent Director

Practicing Chartered Accountant
30+ years of experience



Mr. Vijay Chakravarthi
Non-Executive Nominee Director


MD – Affirma Capital
Former Executive Director,
Private Equity at Standard Chartered Bank



Mr. Sandeep Dhar
Non-Executive
Independent Director

35 years of experience in the BFSI
and IT services sectors



Ms. Vidya Krishnan
Non-Executive
Independent Director

Former Deputy MD – IT with State Bank of
India
~39 years of experience

Marquee Investors
Driving Strong
Corporate
Governance
Standards

LeapFrog
Financial
Inclusion India
(II) Ltd

16.2%

Augusta
Investments II
Pte. Ltd

16.0%

Eight Roads
Investments
Mauritius II
Limited

7.3%

International
Finance
Corporation

6.1%

Accion Africa-
Asia
Investment
Company

4.0%

Sumitomo
Mitsui Banking
Corporation

3.8%

Ashish Dhawan
& Group

3.5%

Dvara
Trust

3.1%

Independent Director

Nominee Director

Others

Managed by experience leadership team



Ashish Mehrotra
Managing Director
& Chief Executive Officer

Former MD & CEO, Max Bupa
Health Insurance
MD and Retail Bank Head,
Citibank India



Pardhasaradhi Rallabandi
Group Risk Officer & Governance
Head

31+ years of experience in Banking
Previously associated with
Standard Chartered Bank



Gaurav Mehrotra
Chief Technology Officer

26+ years of experience in
technology. Previously associated
with JP Morgan, Goldman Sachs &
Infosys



Priyashis Das
Chief Executive Officer – Northern
Arc Securities

25+ years of experience
Previously associated with DBS,
Citibank, ABN and Tata AIA



Sandeep Singh
Head – Intermediate Retail

25+ years of experience
Previously associated with India
Ratings & REsearch



Moushumi Mandal
Deputy Chief People Officer

25+ years of experience
Previously associated with National
Stock Exchange (NSE)



Atul Tibrewal
Chief Financial Officer

22+ years of experience in finance
Previously associated with Magma
Fincorp & Birla Corporation



Umasree Parvathy Pratap
Chief People Officer

37+ Years experience in HR
Previously associated with
Matrimony, Invesys & Spencers



Jagadish Babu Ramadugu
Managing Director & CEO
(Pragati)

28+ years of experience
Previously associated with Vaya
Finserv, Hindustan Coca-Cola,
Spencers & Asian Paints



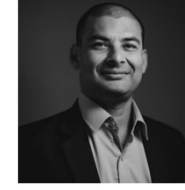
Chetan Tivary
Chief Internal Audit Officer

30 years of experience in Audit and
Risk Management across Mashreq
Bank, HSBC Ltd, DCB Bank and ABN
AMRO Bank



Prakash Panda
Company Secretary and
Compliance Officer

16+ years of experience
Previously with Tamilnad
Mercantile Bank & Apollo
Hospital



Saurabh Jaywant
Chief Legal Officer

22+ years of experience in
financial services companies
Previously associated with
ICICI Bank



Amit Mandhanya
Chief Business Officer – Partnership
Based Lending

17+ years of experience
Previously associated with
Micro-Credit Ratings
International Limited



Bhavdeep Bhatt
Chief Executive Officer – Northern
Arc Investment Managers

29+ years of experience
Previously associated with Aditya Birla
Sunlife AMC, ICICI Prudential AMC &
Kotak AMC



Vipin G S
Chief Compliance Officer

24+ years of experience
Previously associated with
Manappuram Finance

Sustainability

ESG Focused Business Model Positively Impacting 129 Mn+ Lives

UNSDG⁽¹⁾ Alignment Built into the Business Model



Note: (1) United Nations Sustainable Development Goals

Our Sustainability Report



Robust ESG Framework with Effective Tools & Regular Monitoring

ESG Framework

Group Level ESG Policy

- Committed to responsible financing framework
- Adherence to Leapfrog's 'Responsible Investment Code'
- Adoption of a Group Level Environmental & Social Management System
- Adoption of an overarching Code of Conduct for ethical conduct of business

Board Diversity

- Diverse Board
 - 4 / 8 – Independent Directors
 - 2 / 8 – Women Directors
 - 2 / 8 – Nominee Directors
 - 1 / 8 – Executive Director

Robust Mentoring & Evaluation

- Strict Policy for Originator Partners to **adhere to fair practices** code & **customer protection norms**
- Fostering a socially responsible value chain through **Supplier Code of Conduct** & **Workers Rights Requirements**

Business Model <-> ESG Alignment

- **Responsible financing framework** implemented via Underwriting guidelines
- **Impact Focused funds managed**
- Financing Originator Partners and MSMEs in the Green Energy & E-Mobility & Infrastructure Sector

Empowering community through CSR



Education



Support elementary students in Andhra Pradesh, Karnataka, and Bihar by providing learning and training materials to improve basic literacy and numeracy.



Education



Upgrading rural school infrastructure in Palghar district, Maharashtra. These includes solar power, digital classrooms, sanitation, rainwater harvesting, and kitchen gardens



Environment & Sustainability



Renovating irrigation tanks - Expect to enhances water retention in the semi-arid region, supporting agriculture post-monsoon while promoting water conservation and ecosystem restoration.



Healthcare infra



Donating Advanced Life Support ambulances to government hospitals in Tamil Nadu to enhance emergency response and pre-hospital care

Awards and Accolades



ET BFSI - Best Digital Lending Platform – nPOS



India NBFC Summit – Best Lending NBFC of the Year



ET Impactful CEO Award



Deloitte India Tech Fast 50



Hurun India Future Unicorn Award

Thank you!

For any query, please contact :

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