



**Ref: PFL/ BSE-CSE/2025-26/22**

**19<sup>th</sup> May, 2025**

**To,**  
**BSE Limited**  
The Corporate Relationship Department  
P.J. Towers, 1<sup>st</sup> Floor,  
Dalal Street,  
Mumbai – 400 001  
**Scrip Code: 544191**  
**Scrip ID: PURPLEFIN**

**To,**  
**The Calcutta Stock Exchange Limited,**  
7, Lyons Range,  
Dalhousie, Kolkata-700001,  
West Bengal  
  
**CSE Scrip Code: 26505**

**Sub: Intimation under Regulation 30 of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015- Investor Presentation**

Dear Sir/Madam,

Pursuant to Regulation 30 read with Part A of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith the Investor Presentation of our Company. The same has also been placed on the website of the Company i.e. [www.purplefinance.in/](http://www.purplefinance.in/).

This is for your information and records.

Thanking You,

Yours faithfully,

**For Purple Finance Limited**

**Ruchi Nishar**  
**Company Secretary & Compliance Officer**  
**M. No.: A68260**

**Encl: A/a**

**Purple Finance Limited**

purple<sup>^</sup>

Ahead Together

*Digitally Enabled Secured Lender for MSMEs*



# Our Company



Ahead  
TOGETHER



Since 1993

Started retail  
lending from 2022

Four like minded  
professionals having 130+  
years of cumulative work  
experience came together  
to create a Large  
Institution

Listed on BSE & CSE  
Limited

# FOUNDERS



**Amitabh Chaturvedi**

Founder & Executive Chairman

- 30+ years of experience and has built successful organizations
- BFSI veteran known for converting startups into large enterprises, building team and scale



**Rajeev Deoras**

Co-Founder & Executive Director

- 37+ years of experience in building Corporate Banking, credit, risk & private equity
- known for setting up banking franchises & enterprise risk practice



**Sabyasachi Rath**

Co-Founder & CEO

- 27+ years of experience in the entire spectrum of lending in Corporate, SME and Retail
- Known for setting up large retail distribution network & business turnaround through automation



**Souvik Dasgupta**

Co-Founder & CBO

- 23+ years of experience in Secured Lending, Cross Border Payments, Fx Treasury management
- Known for setting up large retail distribution network & business turnaround through automation



## Significantly Large MSME Market

MSMEs are broadly defined as businesses with annual revenue up to INR 250 Cr. (approximately \$ 35 million). MSMEs can be further broken down into smaller categories by annual revenue.



The majority of India's MSMEs are "nano" or "mini" businesses, with close to 96% of MSMEs having annual revenue of less than 1 Cr and roughly 80 percent under 10 Lakhs.

### MSME Distribution by Sector

Activity Category	No. of MSMEs (in Million)	Share
Manufacturing	19.66	31%
Trade	23.03	36%
Services	20.69	33%
Electricity	0.003	0%
Overall MSME	63.38	100%

**43.6  
Million**

Total  
number of  
MSMEs in  
Trade and  
Services

**22.5  
Million**

Total  
number of  
MSMEs in  
Trade and  
Services in  
Urban India

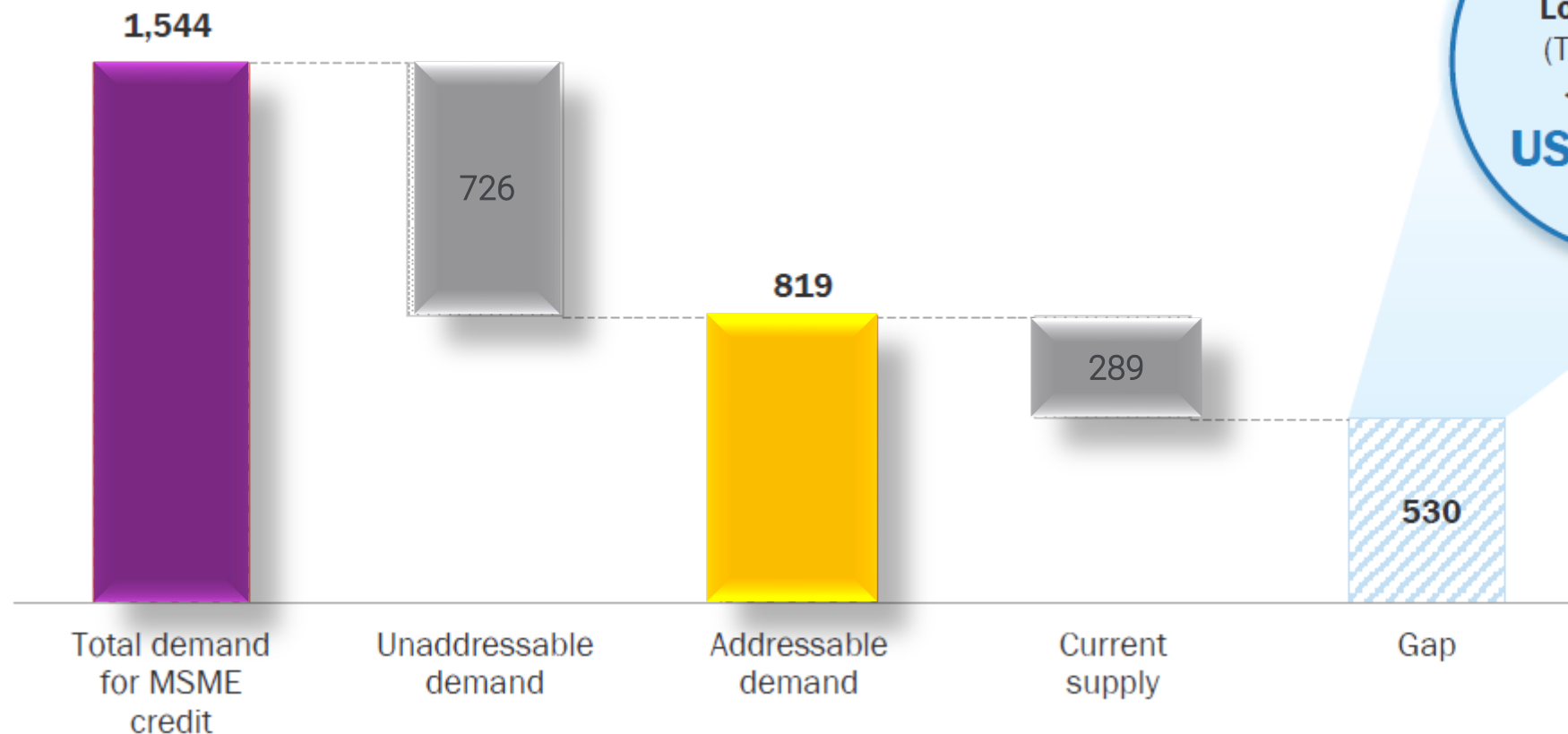
**14  
Million**

Total  
number of  
retail outlets

- Of the micro enterprises only 11% have access to credit
- Of this, 64% are in small cities
- And only 30% of their credit needs are being met
- Despite government interventions, renewed focus by lenders, the small & medium enterprise segment lacks access to proper banking.

## Unbanked MSME market : attractive investment opportunity

(USD Bn)



There is an opportunity for investors as the credit demand will see a matching equity demand of USD 1.7 Bn with an IRR of 15%.

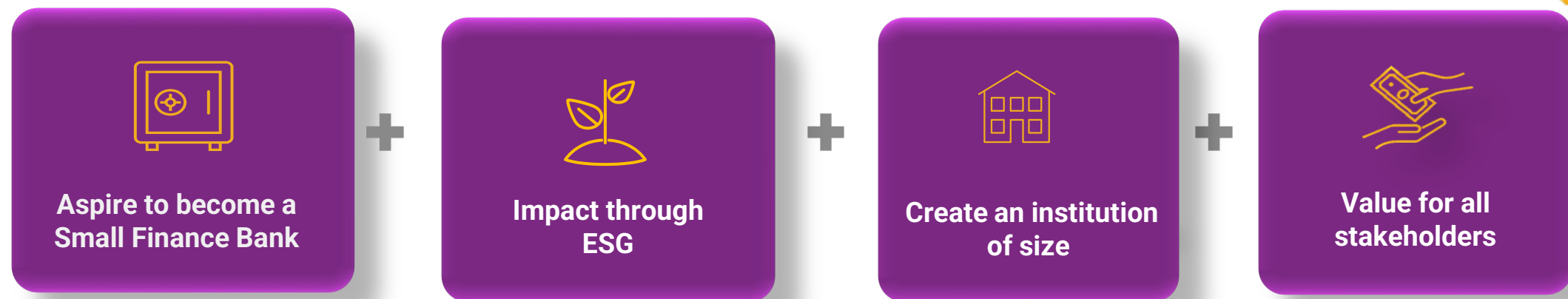
Source : Avendus Report on MSME Lending

## Our Competitors

purple



## Aspire to be a Small Finance Bank for the MSME





# BOARD OF DIRECTORS



**Amitabh Chaturvedi**

Founder & Executive Chairman

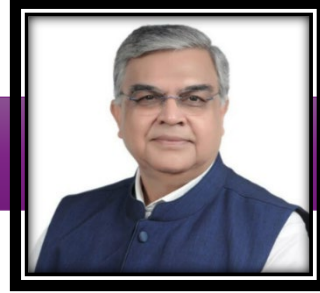
Mr. Amitabh works with a distinct entrepreneurial style and has led large teams.



**Rajeev Deoras**

Co-Founder & Executive Director

Mr. Rajeev is known to have a keen eye for detail and has a meticulous approach in discharging his responsibilities.



**Ajay Kumar Pandey**

Non-Executive Director (Independent)

Mr. Ajay holds an empanelment with Indian Council of Arbitration and has expertise in the functional areas viz. Business Leadership, Strategy, Telecoms, Power & Infrastructure and Urban Planning.



**Rajan Bhat**

Non-Executive Director (Independent)

Mr. Rajan Bhat is a seasoned leader with expertise in financial services and consulting. He has held Leadership roles at American Express, Tata Capital, Western Union, and more. His expertise includes business development and risk management.



**Minal Chaturvedi**

Non-Executive Director

Ms. Minal oversees business development activities and strategic initiatives at Purple. also a Yoga enthusiast and a qualified Yoga trainer.



**Sumeet Sandhu**

Non-Executive Director (Independent)

Ms. Sandhu has over 22 years of experience across Investments & Insurance, in the financial industry and has launched new segments, products and channels as well as set up new businesses from ground up to build market share and create value



**Amit Sonawala**

Non-Executive Director (Independent)

Mr. Sonawala has 30 years of extensive and diverse experience in Business, Legal matters, Company affairs, Corporate compliance. Proficiency certificate holder as an Independent Director from (IICA)

# LEADERSHIP TEAM



**Sabyasachi Rath**  
Co-Founder & CEO

- 27+ years of experience in the entire spectrum of lending in Corporate, SME and Retail
- Known for setting up large retail distribution network & business turnaround through automation



**Souvik Dasgupta**  
Co-Founder & CBO

- 23+ years of experience in Secured Lending, Cross Border Payments, Fx Treasury management
- Known for setting up large retail distribution network & business turnaround through automation



**Meghana Lale**  
CFO

- 19 years of experience in building finance functions across Broking, Capital Markets, and Mutual Funds as a Chartered Accountant.
- Expertise in Treasury, Tax, Accounting, Regulatory Compliance, and Audit Management, handling SEBI, RBI, and Big 4 audits.



**Vinay Patel**  
Head Of Operations

- 20+ years with leading banks and NBFCs, specializing in Operations, Credit, and Risk Management.
- Extensive experience across top financial brands prior to joining Purple Finance.



# LEADERSHIP TEAM



**Saurabh Lall**

**Head Credit**

- 30+ years in NBFCs, including roles at Ashok Leyland Finance, Tata Motor Finance, GE Capital, Magma (9 yrs), Barota, and Satin Finserv.
- In credit since 2001, with 5 years as Credit Head.



**Gunjan Mishra Browne**

**Head Human Resource**

- 12+ years of experience, Seasoned HR Professional with experience in building People Management Strategies, Business Partnership, Culture & Engagement with various NBFCs
- Expert in driving entire people function, including Talent Acquisition, L&D, Talent Management, HR Operations, HR Tech and Total Rewards



**Asim Padhi**

**Head Product and Policy**

- 24+ years of experience of working with Banks and NBFCs. He has as worked in organizations like GE capital, Standard Chartered Bank, ICICI Bank, Reliance Capital and Karvy Financial Services.
- He has expertise in Credit, Risk, Operations and designing policies and processes. His experience in various functions makes him excel in the product development activity



**Prashant Pandey**

**Chief Technology Officer**

- 24+ years wealth of experience in various roles within the tech department with various companies and Institutions.
- Organisations like Probus Insurance Broker Pvt Ltd, Reliance General Insurance Company Ltd, bringing a deep understanding of both the technical and strategic aspects of technology management.



# Our Current Presence

## GUJARAT

Ahmedabad	Himmatnagar
Palanpur	Jetpur
Bayad	Rajkot
Botad	Jamnagar

## UTTAR PRADESH

Lucknow
Raebareli
Kanpur

## MADHYA PRADESH

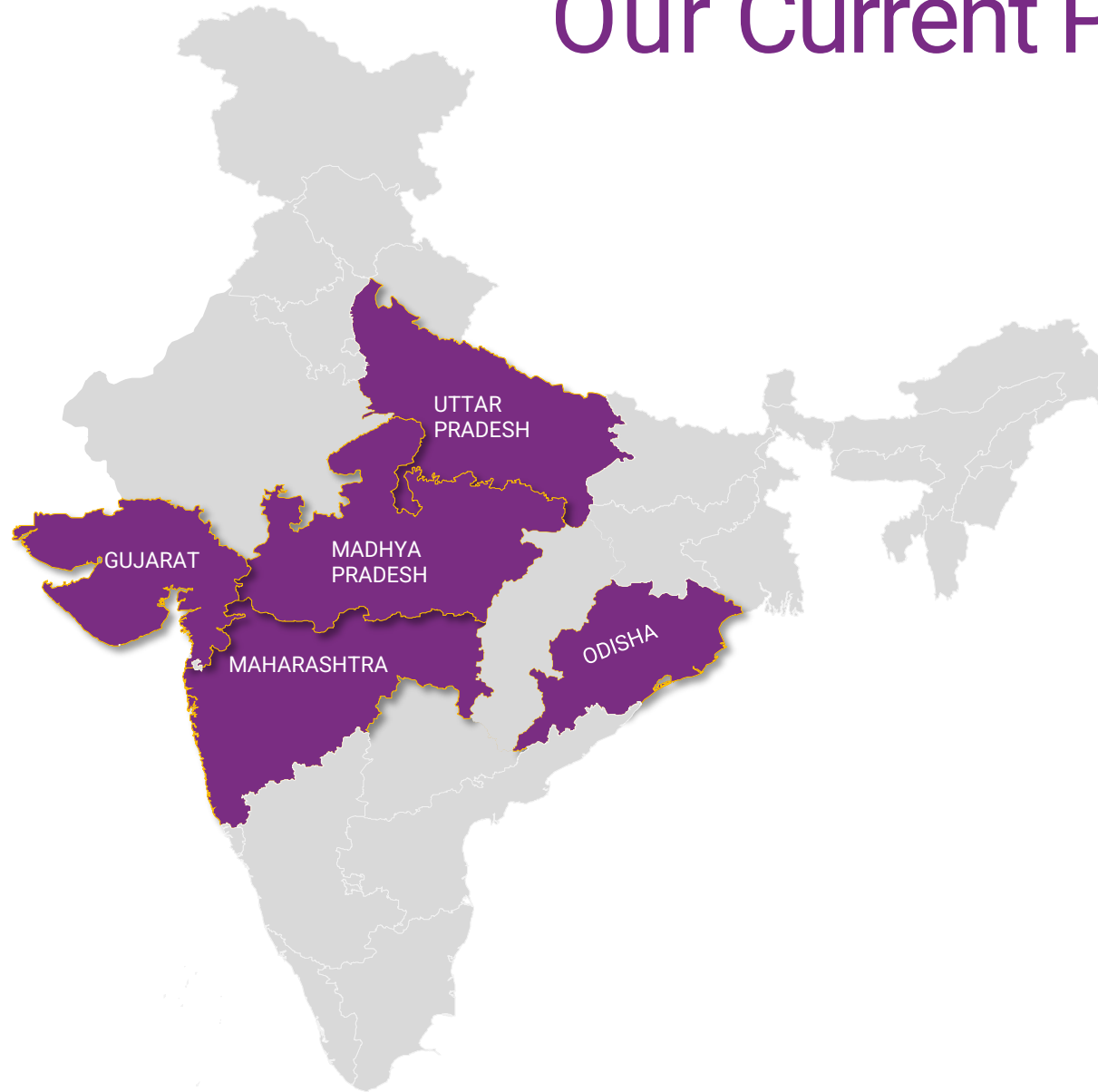
Indore	Sanawad
Dewas	Shamgarh
Manasa	Shujalpur
Mandsaur	Jaora

## MAHARASHTRA

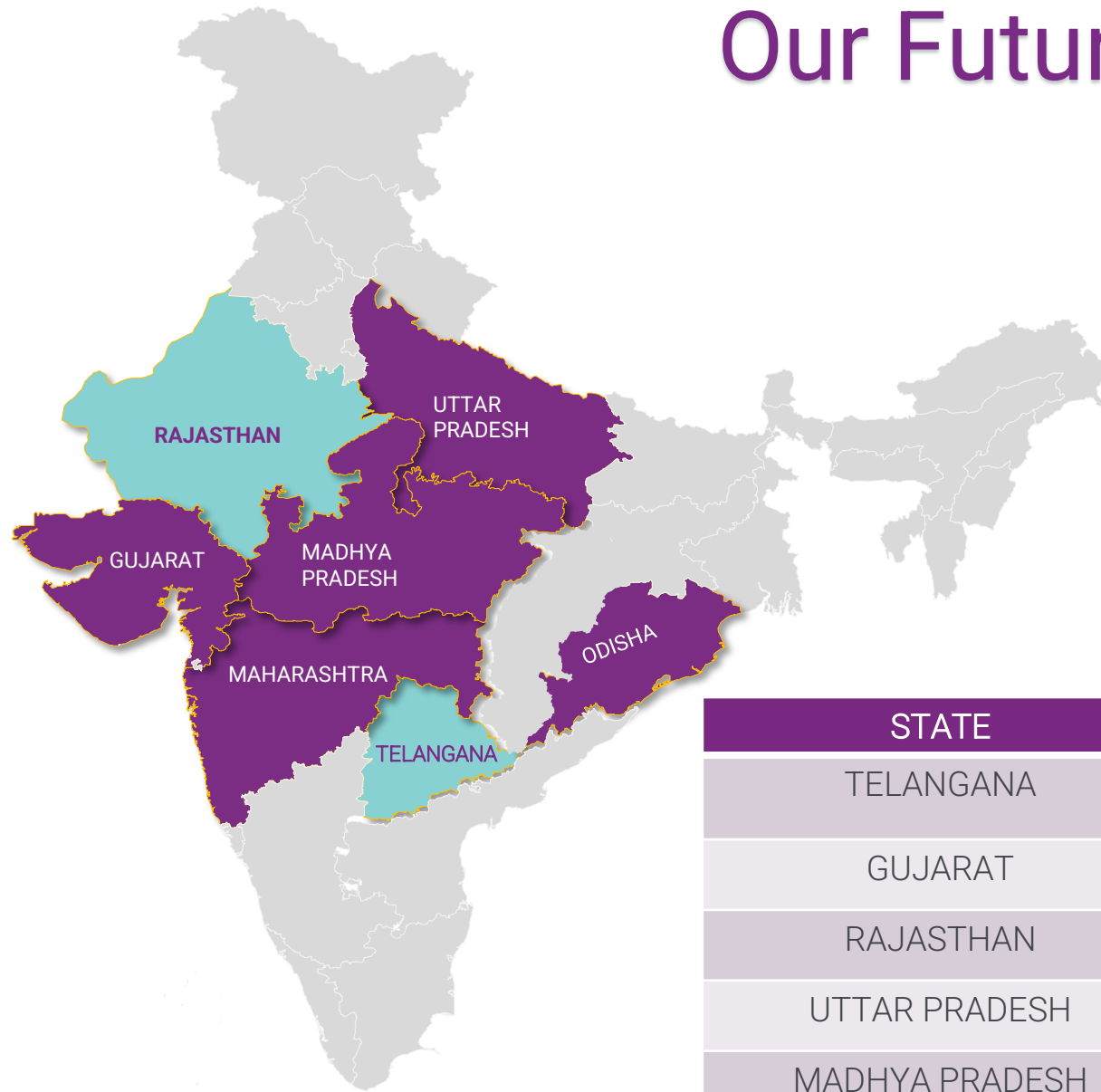
<b>Mumbai - HO</b>	Nashik
Kalyan	Yeola
Virar	Sangamner
Bhandara	Wani
Nagpur	Palghar
Gondia	Shrirampur
Hinganghat	Panvel
Umred	

## ODISHA

Bhubaneswar	Nayagarh
Angul	Panikoili



# Our Future Presence



# Functions









# Secured MSME loans

## Who we target

- A micro enterprise**  
Annual turnover does not exceed Rs 40 lakh
- Sector agnostic**  
Manufacturers, traders, wholesalers, and services
- Loan purpose**
  - Business expansion
  - Asset purchase
  - Construction/renovation of business/residential premises
  - Working capital requirement

## Product features

-  Loan up to Rs. 30 Lakh
-  ROI 19% to 23%
-  Door to door tenor of up to 10 years
-  Flexible repayment schedule
-  Can be availed by First Time Borrowers
-  Cash flow based assessment

## Selection methodology

- 01 Declared Income Assessment**  
Financial Statement and ITR etc.
- 02 Surrogate Assessment**  
Bank Balances, Credit into Banks, Value of Installment paid
- 03 Liquid Income Assessment**  
Personal Discussion and Business Assessment
- 04 Alternate Lending Assessment**  
Alternate Data Source and Scorecard



## 3 Key Pillars Of Purple Execution

01



### Differentiated strategy

to enter the market and operate

- 
- Single secured product & focused smaller markets
  - 360-degree customer engagement program
  - Adopting a high-tech high touch strategy

02



### Tech-as-an-enabler

for lean and agile operations

- 
- Clear go /no go decision in < 5 hours
  - Uberization of customer journey
  - Customer interface in vernacular

03



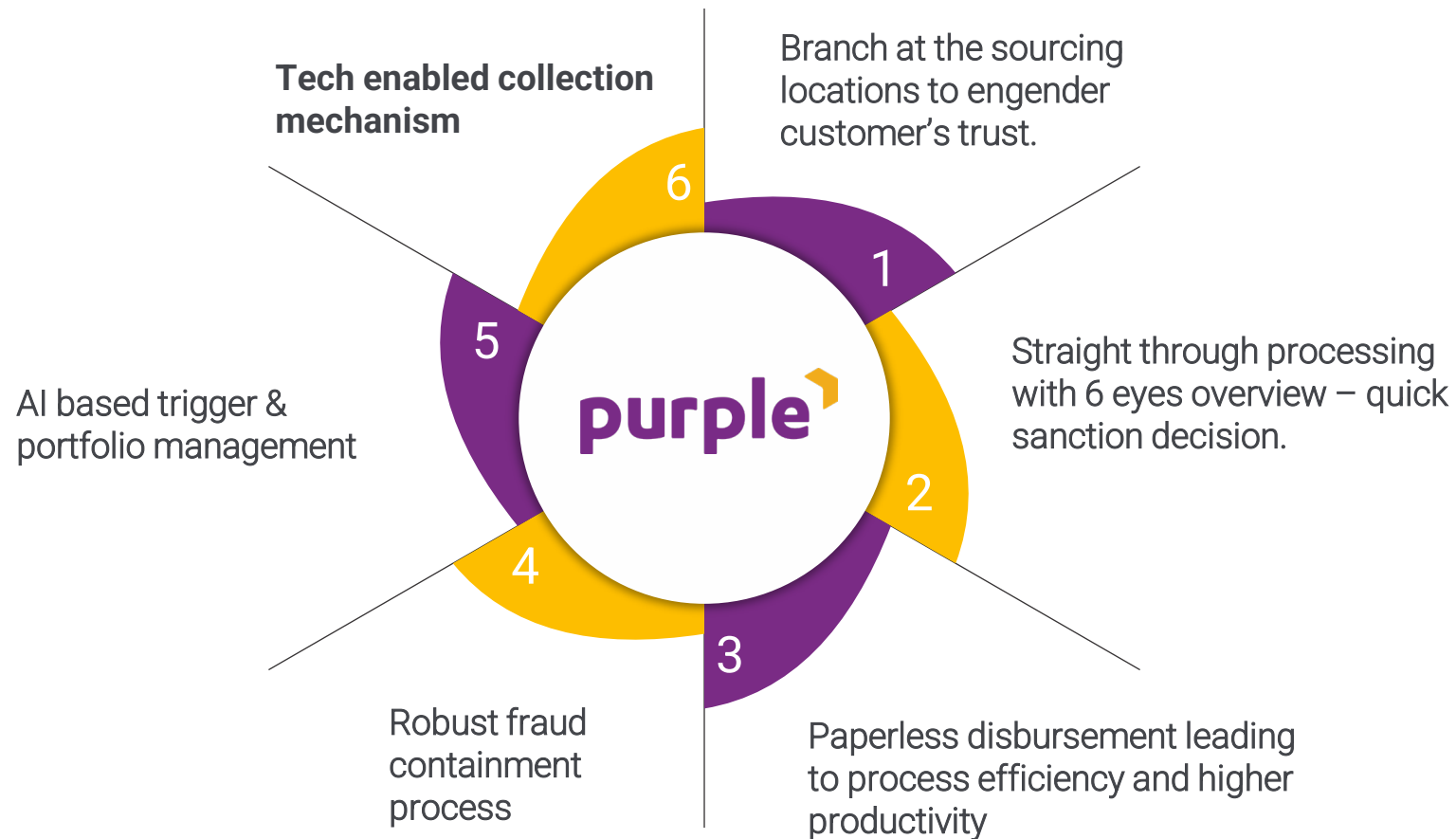
### Strong risk & governance

for sustainability and profitability

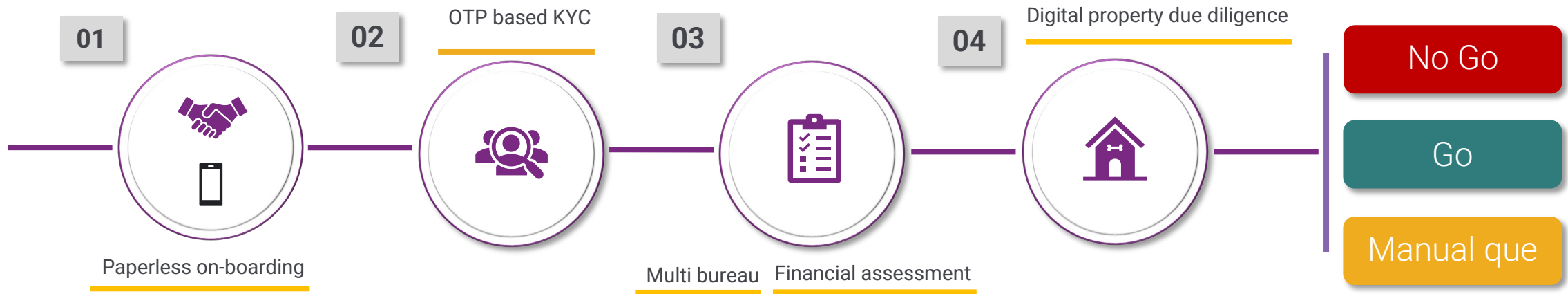
- 
- High caliber board
  - Strong risk & governance as culture
  - AI based under-writing & early warning process



## Digital End to End But With High Touch



## Industry First : Soft Approval in < 5 Hrs



- › Digitally assisted journey
- › Complete process in < 5 hrs.

- › Imaging tech & self populated application
- › Entire process through API

- › In house BRE
- › Digital property assessment in ~ 3 hours

## Technology Partners

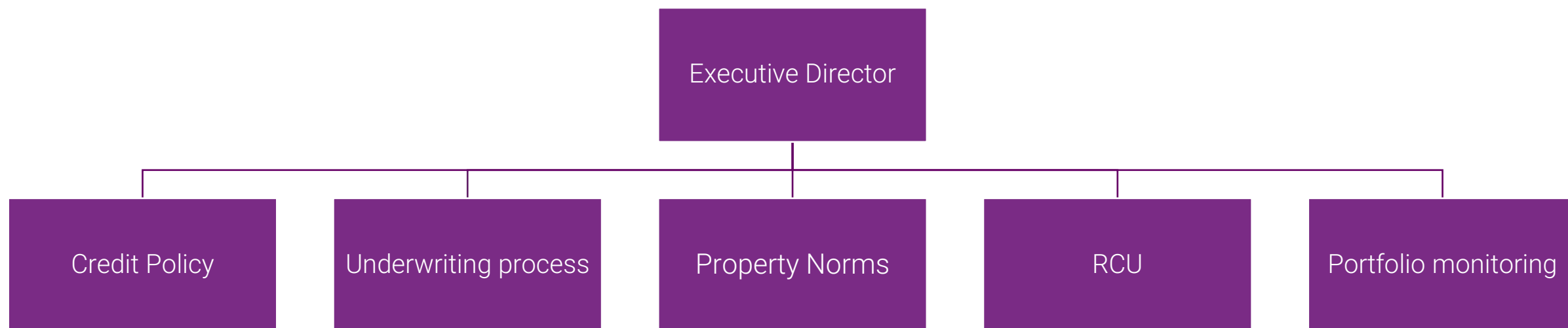


Google Cloud



# CREDIT-RISK

# Credit-Risk Framework



## Target Segment

- SENP in semi urban and rural areas of Tier 3 and 4 cities
- Micro Enterprises

## Product

- Secured lending by registered mortgage
- Working Capital/ Home improvement

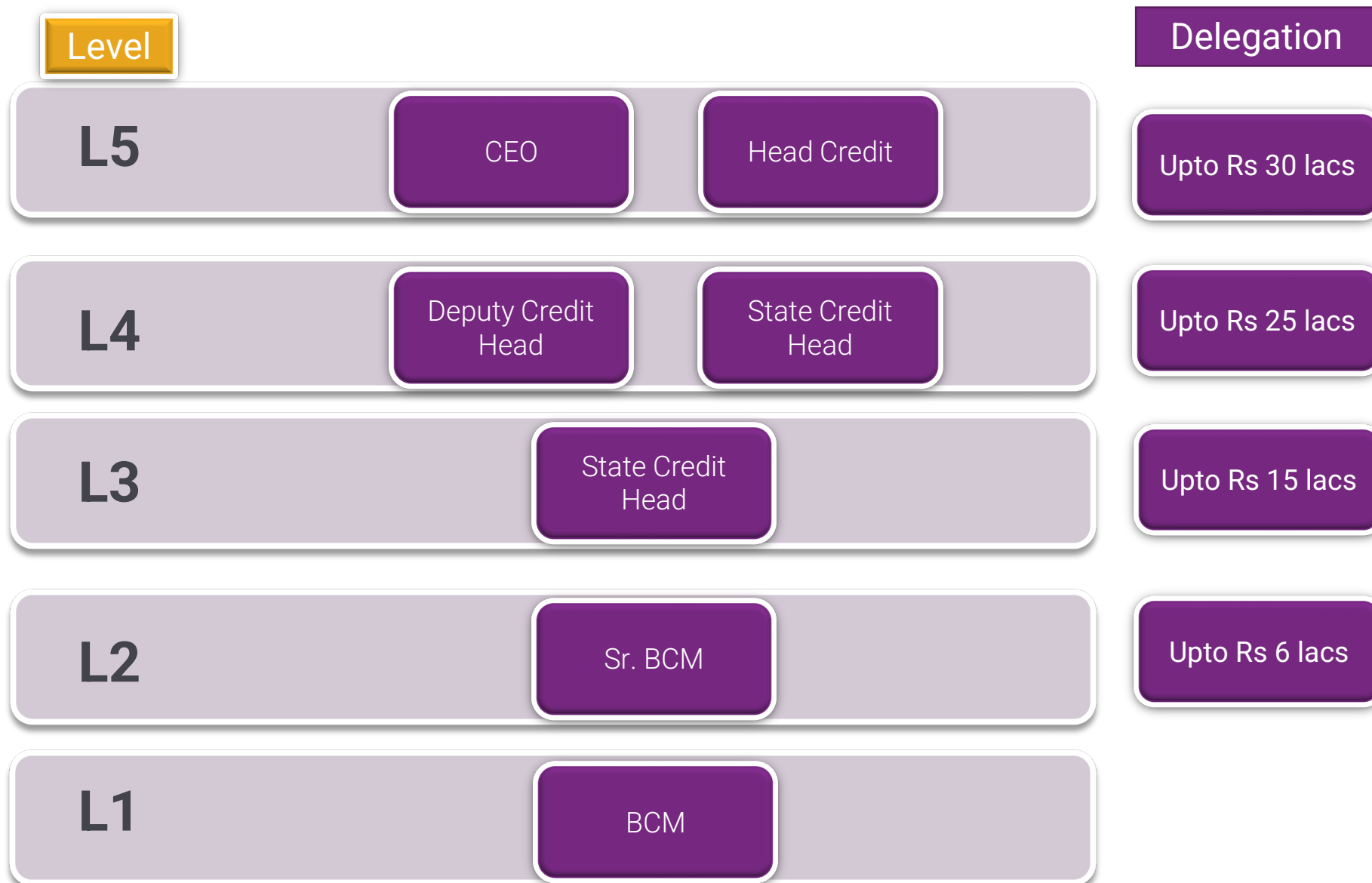
## Property Acceptance

- SORP and SOCP
- Registered mortgage
- Boja/ Lien marking acceptance

## Customer Selection and Acceptance

- Entry age : 21 years
- Exit age : 65 years
- Tenor band : 1-10 years
- Cibil score :  $\geq 640$  or NTC
- Crif HM : Mandatory
- Loan band : Rs 4-30 lacs
- Lady co-borrower : Mandatory
- Geo Limit : 100 km from hub and 50 km from spoke
- Onsite visit : Mandatory
- Bank statement : 12 months
- Income model : Assessed
- FOIR :  $\leq 55\%$
- LTV :  $\leq 60\%$

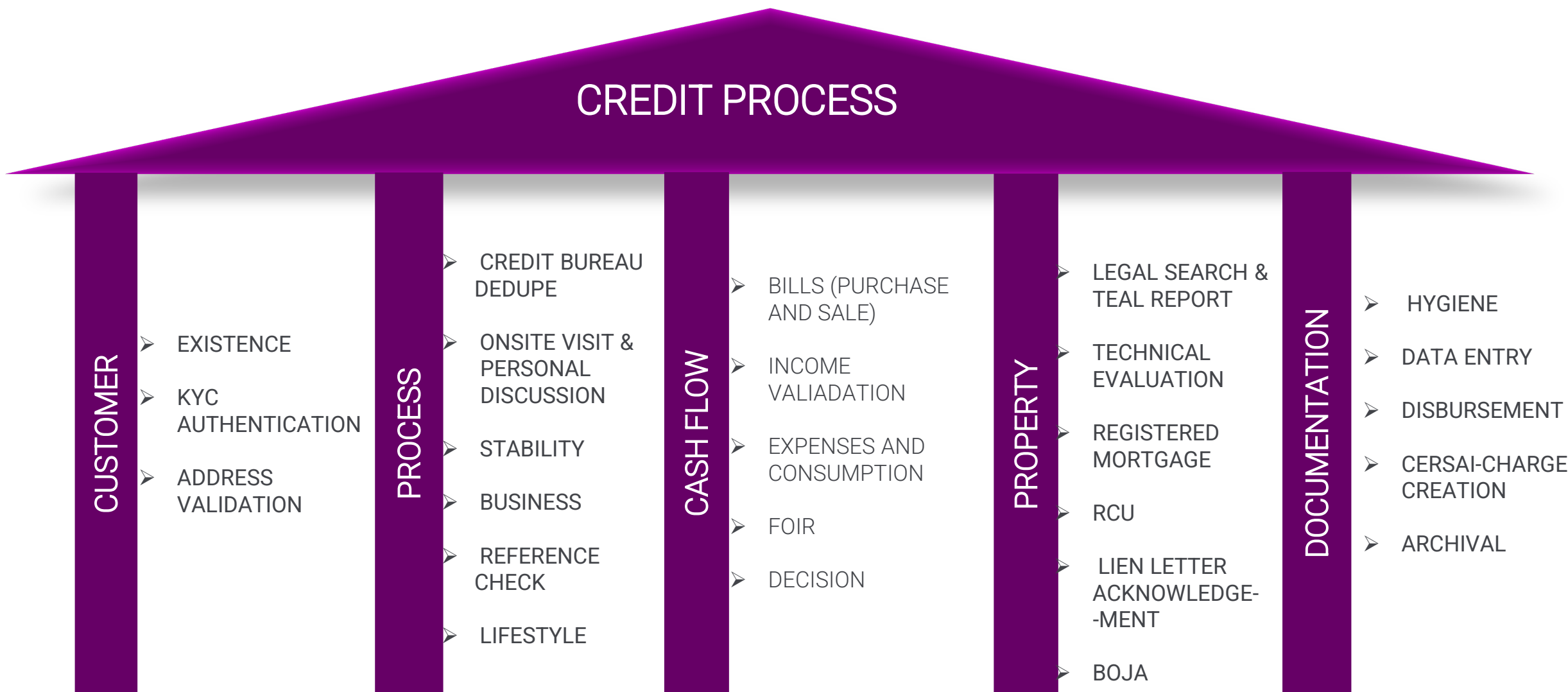
# Credit Structure and Delegation of authority



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Upto 10 Lakh is approved at state level jointly by State Business Head and State Credit Head.

# Underwriting Process Flow





## Property acceptance Norm

- Only Self-Occupied residential Property(SORP)
- Only Self-Occupied Commercial Property(SOCP)
- Mandatory Registered Mortgage on all properties funded
- Mandatory RCU of Property documents

## RCU Norms

- Profile check
- KYC/ Salary/ bank document check
- Onsite visit to Gram panchayat office and SRO to check documentation
- All original property documents undergo RCU

# Portfolio Analytics and Early Warning Approach



## Delinquency and portfolio analytics

- Early Vintage Delinquency Analysis
- Month on Board Delinquency Analysis
- Cheque Bounce Analysis
- Cheque Bounce Analysis vrs. MOB and Early Vintage
- Roll Forward
- Roll Backward
- Flow Analysis
- Net Flow Analysis
- Loss forecasting based on flow for various MOB
- Lag delinquency Analysis
- Lead delinquency Analysis

## External data analytics

- CIBIL Scrub
- Retro CIBIL Score
- Indebtness Increase in early vintage analyzed from CIBIL
- CERSAI Scrub

## Trigger management

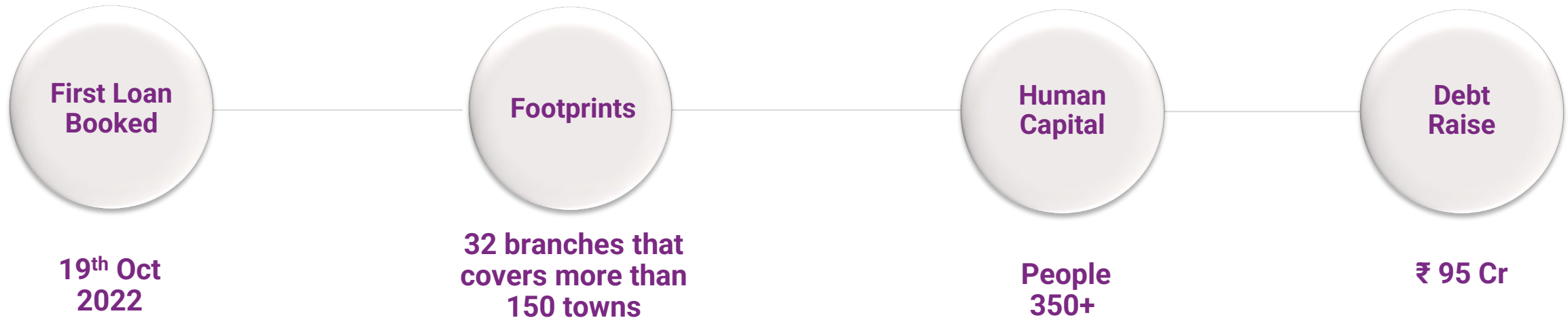
- Exposure Caps
- Triggers for Business Segment/ Product/ Region/ Branch to be set
- Portfolio to be stressed on various parameters of flow, roll forward, vintage etc.



# JOURNEY SO FAR



## Current Traction : We have impacted more than 6000 lives



### Portfolio Snapshot

- Disbursement till date – Rs ~118 Cr
- AUM – Rs 110 Cr
- No of customers ~ 2000 +
- 100% have women borrowers or co borrowers.
- Co-lending tie-up with 3 partners
- Gross NPA – 0.65%



# CUSTOMER PROFILE



## Customer Details

**Customer Name & Location**

• Darshika Patkar, Virar - Maharashtra

**Business**

• Stitching Ladies garments from home

**Current Annual Income**

• 4,20,000/-

**CIBIL Score of Applicant**

• 777

**Our Funding Amount**

• 6,20,000 /-

**LTV & FOIR**

• 53% & 42%

**Collateral**

• Self Occupied Residential Property Flat

**End Use**

• For renting out shop of her own

## Before our funding



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Yearly Income Increased  
from 4.2 Lakh pa to 9.6 Lakh  
pa

## After our funding



Priv



## Customer Details

### Customer Name & Location

- Panchal Ravchandbhai Punambhai, Bayad - Gujarat

### Business

- Repairing of cycle and bike & Agri ( Owns one Bigha Land)

### Current Annual Income

- 3,60,000/-

### CIBIL Score of Applicant

- 736

### Our Funding Amount

- 4,00,000 /-

### LTV & FOIR

- 38% & 45%

### Collateral

- Self Occupied Residential Property row house

### End Use

- For purchasing two buffalos to sell milk to Amul Dairy

# Before our funding



# After our funding



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- Milk Statement Taken from Amul Application
- Additional Annual Income of 120000/ from these Buffalo

100640 - PANCHAL JAYSHREEBEN RVHANDBHAI						
Month Wise Report - 2023-2024						
Month	Milk Type	Qty	Fat	SNF	Rate	Amount
October	B	145.70	6.3	9.70	53.62	7812.36
November	B	93.86	6.3	9.70	53.52	5023.51
Total		239.56				12835.87

## Purple Customer Case Study I – Kirana Store



Business :  
Kirana Store

Location :  
Virar East

Loan Amount  
: ₹ 700,000

FOIR : ~48%

LTV : ~ 56%

### Purple Impact

- Reduced borrowing cost, resulting savings & better cashflows
- Working capital for business for higher stocking & inventory
- Timely disbursement of loan , funded in time



## Customer Case Study II : Canteen and Tiffin Centre



Business :  
Canteen

Location :  
Virar

Loan Amount  
: ₹ 700,000

FOIR :  
~51.81%

LTV : ~  
35.54%

### Purple Impact

- Reduced borrowing cost, resulting savings & better cashflows
- Increase in business
- Cashflow increased by 1.5 X



# PROPOSED RIGHTS ISSUE



# Rights Issue Proposal



**Rights issue opening date** : Monday, June 02, 2025

**Rights issue closing date** : Tuesday, June 10, 2025

**Record Date** : Friday, May 23, 2025

**Amount to be Raised** : ₹ 40.33 Crore (Assuming full subscription)

**Issue Size** : 96,04,273 shares (Assuming full subscription)

**Subscription Ratio** : 3 new shares for every 14 existing shares

**Issue Price** : ₹ 42

# Thank You

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