



Ref. No.: LIFL/SLC/2025-26/07
Date: August 14, 2025

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 June 30, 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)

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



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0141-4031166



CIN: U65929RJ1996PLC073074



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LAXMI INDIA FINANCE LIMITED

QUARTERLY REPORT

Q1 FY26

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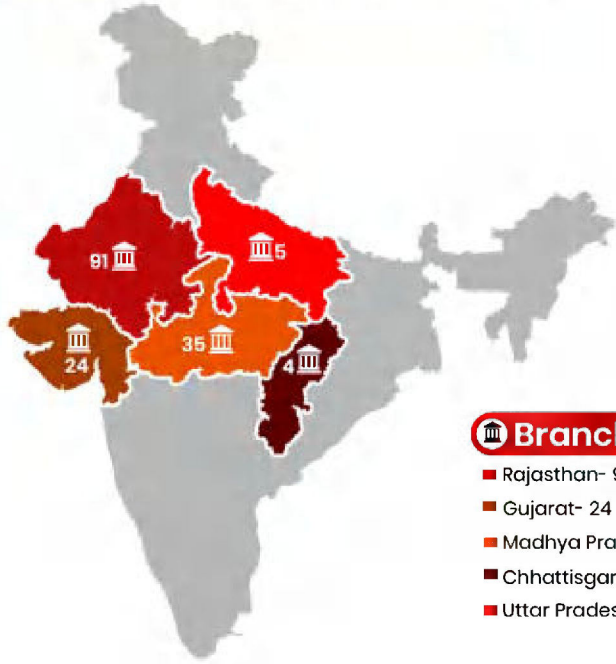
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KEY HIGHLIGHTS – Q1 FY26

159 Branches Across India



Branches in:

- Rajasthan- 91
- Gujarat- 24
- Madhya Pradesh- 35
- Chhattisgarh- 4
- Uttar Pradesh - 5

Assets Quality

Gross NPA	1.28%
Net NPA	0.67%
PCR	47.09%

Assets Under Management (AUM)

₹1346.05_{Cr}

↑ **29.99%** ↑
(June 24: ₹ 1035.53 Cr.)

Profit Before Tax (PBT)

₹12.77 46.78% ↑
(June 24:- ₹ 8.70 Cr)

Profit After Tax (PAT)

₹9.65 45.77% ↑
(June 24:- ₹ 6.62Cr)

Return On Net Worth

14.67% (1.73%) ↑

Return on Assets

2.75% (0.25%) ↑

Net worth – ₹268.50Cr

(June 24:- ₹ 208.35 Cr)
28.87% ↑

Own Book

₹1234.89_{Cr}

↑ **34.59%** ↑
(June 24 : ₹ 917.52 Cr.)

Cost Of Borrowing (COB)

11.82% ↑ **33 bps**

(June-24: 11.49%)

Net Interest Income (NII)

₹33.86_{Cr}

↑ **41.80%** ↑
(June 24 : ₹ 23.88 Cr.)

Capitalization (CRAR)

- Total CRAR – 20.28%
- Tier I CRAR – 19.54%
- Tier II CRAR – 0.75%

External Credit Rating

“A- / Outlook Positive”



Employee Base

1520

↑ **25.31%** ↑
(June 24: 1213)

Disbursement

₹ 165.84_{Cr}

↑ **8.03%** ↑
(June-24: ₹ 153.52 Cr)



Debt Equity Ratio- 4.13
Net Equity Ratio – 3.85

COMPANY OVERVIEW



Founded in 1993–94

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



2011 – Acquired RBI-registered NBFC

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



Today – 159 branches

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



Diverse portfolio

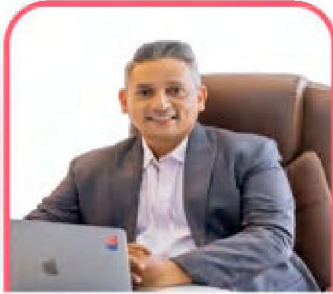
Secured MSME/SME Loans, Mortgage Loans, Business Loans, LAP, Personal Loans, Commercial & Non-Commercial Vehicle Loans, Tractor Loans, Two-Wheelers, Electric Vehicles, Wholesale Lending.



Tech-enabled operations

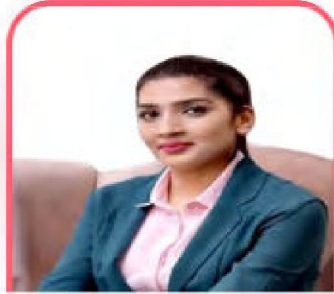
Centralised control from Jaipur HQ with online LMS & LOS systems for efficiency and scalability.

MANAGING TEAM



Mr. Deepak Baid

Managing Director



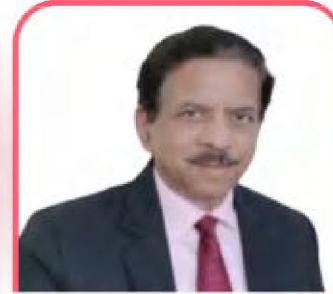
Mrs. Aneesa Baid

Whole Time Director



Mrs. Prem Devi Baid

Whole Time Director



Mr. Anil Patwardhan

Independent Director



Mr. Brij Mohan Sharma

Independent Director



Mr. Surendra Mehta

Independent Director



**Mr. Kalyanaraman
C. Choodan**

Independent Director

PRODUCT 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 of loan : 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 ₹ 80 thousand
- 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 to ₹ 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

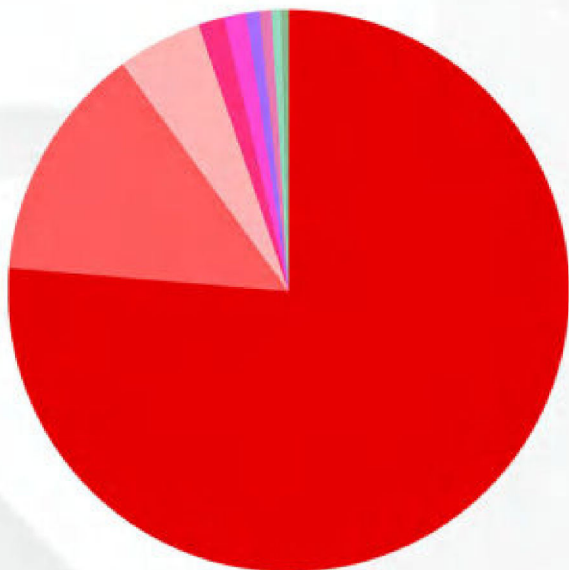


Business Loan

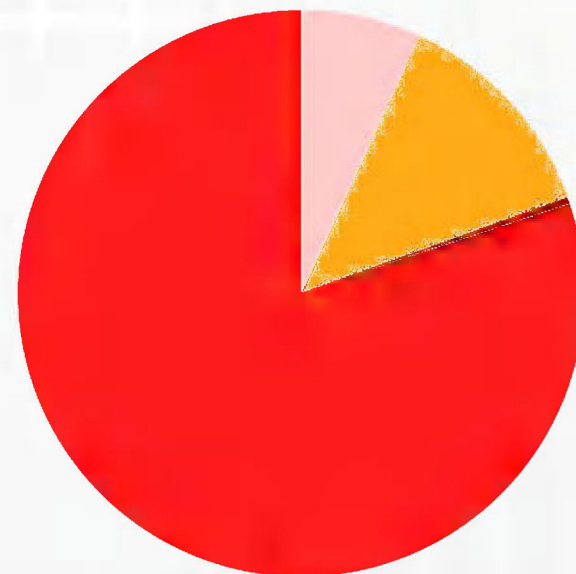
- Ticket size: up-to ₹ 4 lakhs
- Purpose: Business development, working capital, Business expansion
- Unsecured Product

PRODUCT MIX

PRODUCT MIX (AUM)



GEOGRAPHIC PRESENCE (AUM)



LAXMI MITRA APP

LOGIN PAGE

TAP ON REGISTER AND ENTER YOUR MOBILE NUMBER

UNDER PROCESS MEANS FILES IN CREDIT OR IN LEGAL PROCESS

TOTAL EARNING WILL SHOW HOW MUCH YOU HAVE EARNED

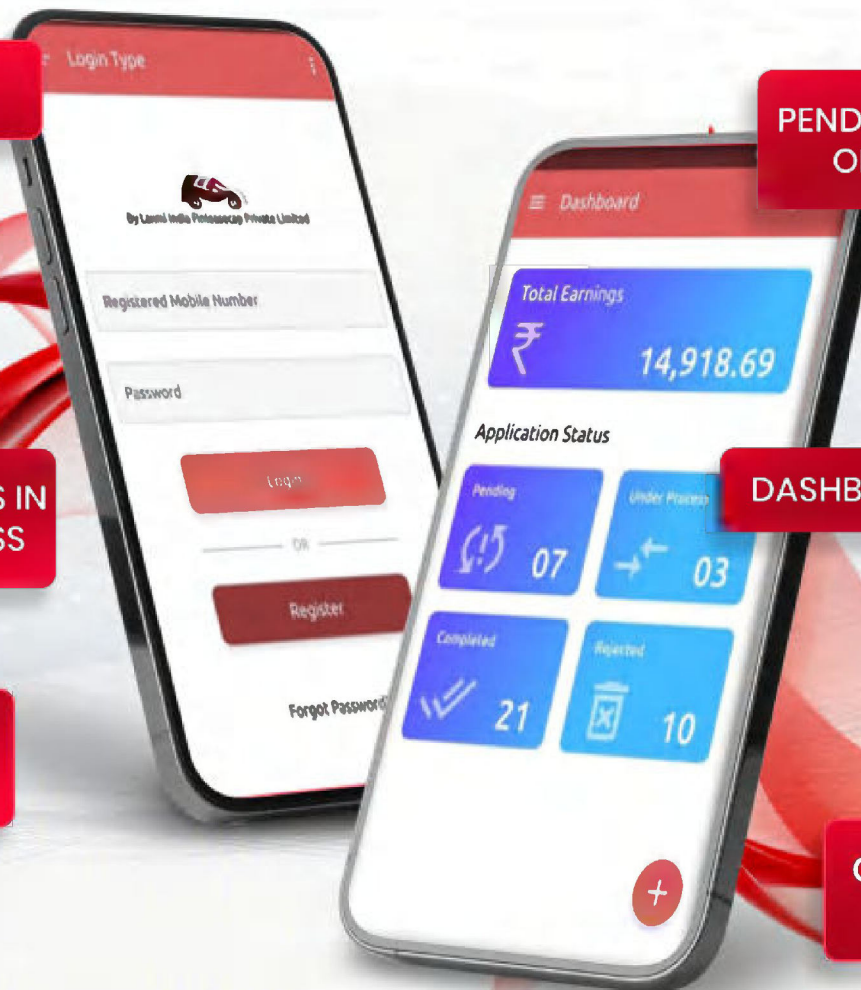
PENDING WILL GIVE YOU THE STATUS OF FILES WHICH ARE PENDING

FILES WHICH ARE COMPLETED

DASHBOARD PAGE

FILES REJECTED DUE TO NEGATIVE AREA, CIBIL SCORE ETC

CLICK ON THIS BUTTON TO ADD MORE FILE



TECHNOLOGIES WE ARE USING IN MARKET FOR LEAD SOURCING

01

- Facebook Promotion
- Reply Received
- Post Sponsored
- Lead Generated
- Confirmation Call Lead create on CRM and assign to respective RO mobile app

Facebook



02

- Bulk Video Post
- Reply Received
- CRM Lead Generated Lead create on CRM and assign to respective RO mobile app

WhatsApp



03

- Reply Received
- Product Video Post
- CRM Lead Generated Lead create on CRM and assign to respective RO mobile app

YouTube



04

- Bulk Message
- Reply Received
- Lead Generated Lead create on CRM and assign to respective RO mobile app

Text SMS

SMS

05

- Pre-recorded audio calls to get customer interest
- Confirmation call on reponse received number
- Lead create on CRM and assign to respective RO mobile app

IVR Calls



06

- Customer calls received on toll free number
- Call attended by customer service person
- Lead generated on CRM with initial details of loan requirement of customer
- Lead assign to respective RO mobile app for process lead & follow-up

Toll Free: 1800-121-7747



07

- Laxmi Vahan arrived
- People gathered
- Information given
- Number received
- Tele Calling
- Lead generated

Laxmi Loan On Wheel



KEY MILESTONE

2022 Rating “A-”

- » AUM crossed ₹ 531.60 crore.
- » Up gradation of External Credit Rating evaluated by Acuite from “**BBB+**” to “**A-**” with a Stable Outlook.
- » Net-worth stood at ₹ **127.42 Crore** Fifth off book transaction - ₹ **38.86 crore**
- » On boarded new lenders i.e., Federal Bank, Dhanlaxmi Bank, NAFA. Cholamandalam Investment & Finance Company.
- » Fresh Equity Infused by promoter & promoter group companies to the tune of ₹ **13.00 crore in FY 21-22.**
- » Implementation of Ind AS

2023 Rating “A-”

- » Appointment of Mr. Yaduvendra Mathur as Independent Director.
- » Capital Adequacy Ratio Stood at **23.10%. Tier I at 22.64%.**
- » Indian Overseas Bank, Indian Bank, IDBI Bank and UCO Bank extended Fresh Credit Facility.
- » Increase Branch network to 119.
- » New pathway towards digitalization:
 - Sale & Credit Application
 - Customer Relationship Management (CRM)
 - Expense Management
- » Ever highest sanction granted by SBI of ₹ **75.00 crore**

2024 Rating “A-”

- » AUM stood at ₹ **961.37 crore**
- » Union Bank, Bajaj Finance, Canara Bank, State Bank of Mauritius, Sundaram Finance & DCB Bank extended fresh term loan facility.
- » Started operation in new state i.e. Chhattisgarh and open 16 new branches in across 4 states, increasing branch network to **135 Branches.**
- » Addetto-HR software became live having features like Geo Tagging, Mobile based attendance and provide real time access to Pay Slip, reimbursement of expense and download feature like form 16 A.
- » Synofin LOS & Synofin LMS Application became live, it has facilitated in more effective and efficient management of operation and a move towards digitalization.
- » Introduction of Dynamics **365 Business Central** - It guarantees more transparency in the system through generation of Audit log.
- » Round A – Equity Infusion of Rs. **26.66 crore** was done with a **stake dilution of 7.90%.**

2025 Rating “A-”

- » A- positive outlook
- » AUM crossed ₹ **1277 crore**
- » Net Worth of Company Stood at **257.89 Cr.**
- » Up gradation of company from Base Layer to Middle Layer NBFC as it had crossed Balance sheet size of **Rs. 1000 Cr.**
- » Appointment of new Statutory Auditor “**S.C. BAPNA & Associate**”.
- » Started Operation in new state i.e. Uttar Pradesh & opened **23 branches across 5 states, increased branch network to 158 Branches.**
- » Equity Infusion of 19.84 has been made through Right Issue.



WHY US?

1

Strong Promoter Base – ₹112.79 Cr fresh equity infusion; 23% portfolio from own capital & profits; strong net worth vs peers.

2

Digital-First Operations – 10+ tech tools incl. Tab-based LOS, Synofin LMS/LOS, Synno CRM; reduced TAT, automated workflows, CKYC, and NPA management.

2

Laxmi Mitra referral app – This app enables real-time tracking and minimal acquisition cost.

4

Experienced Team – 1,430+ employees with leadership averaging 10+ years NBFC experience.

5

Focus on Inclusion – 25% of borrowers are rural/semi-rural women entrepreneurs.

6

Strong Lender Network – 50+ PSU, SFB, FI & NBFC partners; zero delays/defaults.

7

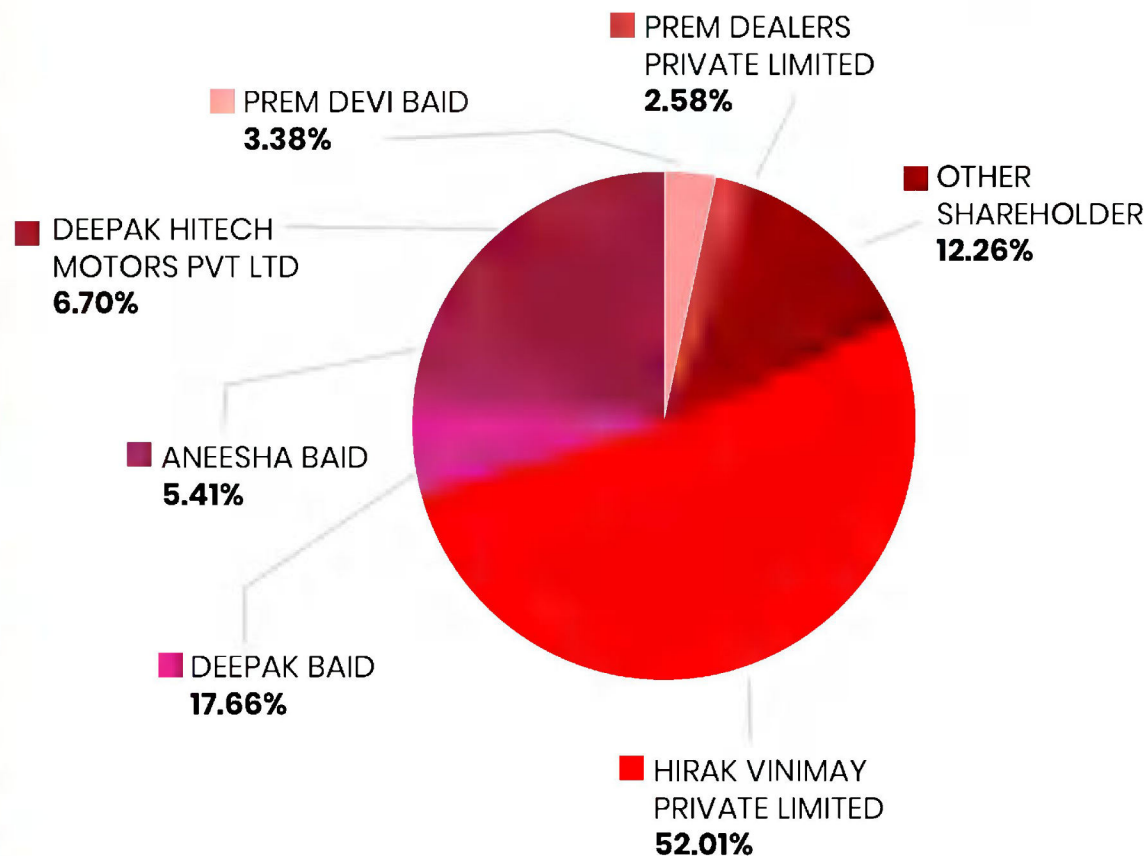
Diversified Reach – 9 products, 35,500+ customers across 5 states; Tier-II/III city focus; aligned with Make in India.

6

Secure, Scalable Infrastructure – 158 branches on real-time systems; digital collections (E-NACH, Auto Dialler, M-Collection); end-point security for remote connectivity.

SHAREHOLDING PATTERN

SHAREHOLDERS	NO OF SHARES	%
Hirak Vinimay Private Limited	21748484	52.01%
Deepak Baid	7384952	17.66%
Deepak Hitech Motors Pvt Ltd	2801082	6.70%
Aneesha Baid	2261902	5.41%
Prem Devi Baid	1413070	3.38%
Prem Dealers Private Limited	1079114	2.58%
Other Shareholder	5125696	12.26%
Total	41814300	100.00%



BENEFICIAL OWNERSHIP

SHAREHOLDERS	%
Deepak Baid	46.28%
Aneesha Baid	33.87%
Prem Devi Baid	7.62%
Total	87.78%

Note:-

* Others shareholders - includes 77 no. of shareholders that are individually holding less than 1%.

** Cumulative holding of promoter group stood at 87.78% and remaining 12.22% hold by other shareholder after this conversion.

BALANCE SHEET

AMOUNT IN CRORES

PARTICULARS	JUN-25	JUN-24	MAR-25	MAR-24	MAR-23
	LIMITED REVIEW	RESTATED	AUDITED	RESTATED	RESTATED
CASH & BANK BALANCE	15.96	92.92	102.43	42.27	95.28
LIQUID INVESTMENT	58.00	50.56	76.18	42.72	46.14
TOTAL LIQUIDITY	73.96	143.48	178.61	84.99	141.42
ENCUMBERED FD (AGAINST BORROWING)	40.55	33.39	36.81	30.55	28.10
LOANS & ADVANCES	1208.53	902.55	1126.91	815.24	568.21
RECEIVABLE ON ASSIGNED LOANS	17.60	20.28	20.81	23.71	19.79
OTHER FINANCIAL ASSET	25.91	14.18	29.8	15.15	7.82
PROPERTY PLANT AND EQUIPMENT	15.97	10.97	12.76	11.07	10.08
OTHER NON FINANCIAL ASSET	10.09	6.13	6.81	4.14	3.28
TOTAL ASSETS	1392.59	1130.99	1412.52	984.85	778.71
BORROWING & DEBT SECURITIES	1108.35	906.00	1137.06	766.68	615.49
TRADE PAYABLE	2.39	2.84	3.29	2.41	1.16
OTHER FINANCIAL LIABILITIES	7.14	5.33	8.79	6.18	3.28
NON -FINANCIAL LIABILITIES	6.21	8.46	5.48	7.86	6.24
SHARE CAPITAL	20.91	19.86	20.91	19.86	18.32
RESERVE & SURPLUS	247.59	188.49	236.98	181.87	134.23
TOTAL NET - WORTH	268.50	208.35	257.89	201.73	152.55
TOTAL LIABILITIES	1392.59	1130.99	1412.52	984.85	778.71

TOTAL NET-WORTH





PROFIT & LOSS STATEMENT

AMOUNT IN CRORES

PARTICULARS	JUN-25	JUN-24	MAR-25	MAR-24	MAR-23
	LIMITED REVIEW	RESTATED	AUDITED	RESTATED	RESTATED
REVENUE FROM OPERATION					
INTEREST INCOME	67.10	47.94	231.31	164.79	124.82
FINANCE COST	33.23	24.06	114.63	83.42	62.86
NET INTEREST MARGIN	33.86	23.88	116.69	81.37	61.96
OTHER INCOME	2.98	3.31	16.73	10.23	5.85
REMUNERATION TO DIRECTOR	1.47	1.47	5.88	6.11	5.73
REMUNERATION TO OTHERS	14.81	11.59	48.16	37.10	26.18
DEPRECIATION	0.46	0.37	1.90	1.53	1.08
CREDIT COST	1.71	1.44	11.89	1.88	1.64
OTHER EXPENSES	5.63	3.62	18.24	15.35	11.17
PROFIT BEFORE TAX	12.77	8.70	47.36	29.64	22.01
TAX EXPENSE	2.99	2.07	11.35	7.17	6.05
PROFIT AFTER TAX	9.77	6.62	36.00	22.46	15.97
OTHER COMPREHENSIVE INCOME	(0.12)	(0.01)	(0.09)	0.15	0.06
PROFIT AFTER TAX AND COMPREHENSIVE INCOME	9.65	6.62	35.91	22.62	16.03

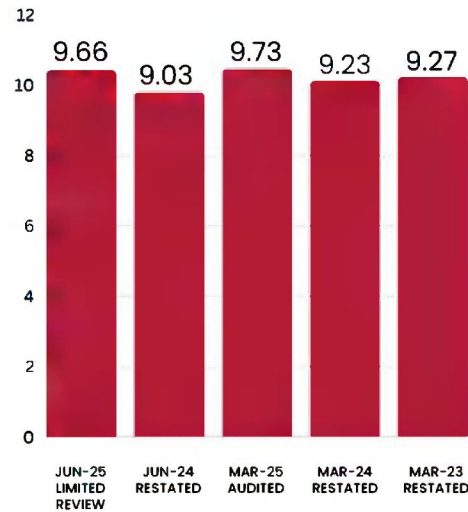
ASSET QUALITY

AMOUNT IN CRORES

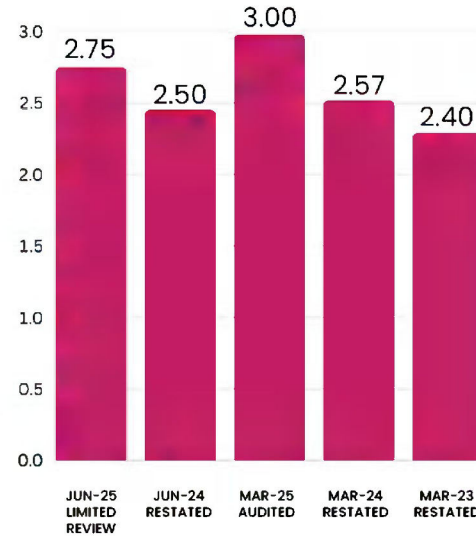
PARTICULARS	JUN-25	JUN-24	MAR-25	MAR-24	MAR-23
	LIMITED REVIEW	RESTATED	AUDITED	RESTATED	RESTATED
STAGE 1 ASSETS	1149.86	858.13	1086.47	780.14	552.53
STAGE 2 ASSETS	56.86	40.86	41.59	34.22	16.99
STAGE 3 ASSETS	15.59	9.65	12.18	5.97	3.33
GROSS STAGE 3 %	1.28%	1.06%	1.07%	0.73%	0.58%
NET STAGE 3	8.25	5.73	5.46	2.72	1.81
NET STAGE 3 %	0.67%	0.63%	0.48%	0.33%	0.32%
STAGE 1 PCR	0.41%	0.13%	0.45%	0.14%	0.49%
STAGE 2 PCR	2.97%	2.53%	4.01%	2.13%	2.28%
STAGE 3 PCR	47.09%	40.60%	55.19%	54.41%	45.60%
ECL STAGE 3	7.34	3.92	6.72	3.25	1.52

KEY INDICATORS

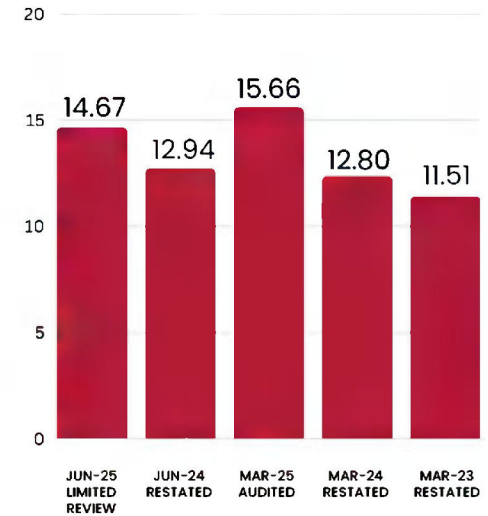
NET INTEREST MARGIN (NIM) (%)



RETURN ON TOTAL ASSETS (ROTA) (%)

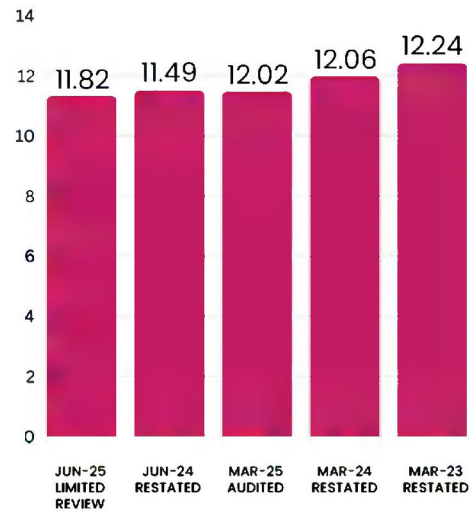


RETURN ON EQUITY (ROE) (%)

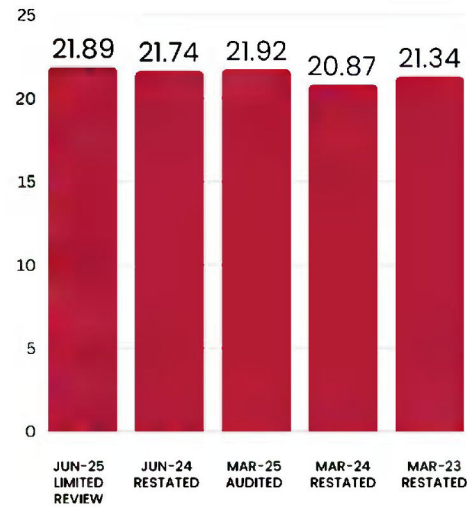


KEY INDICATORS

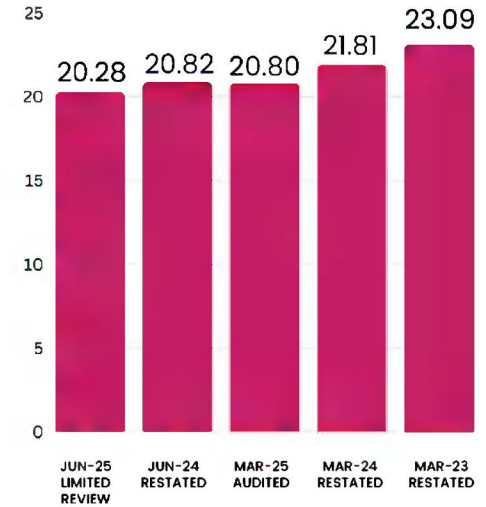
AVG. COST OF BORROWINGS (%)



YIELD ON AVG. PORTFOLIO (%)

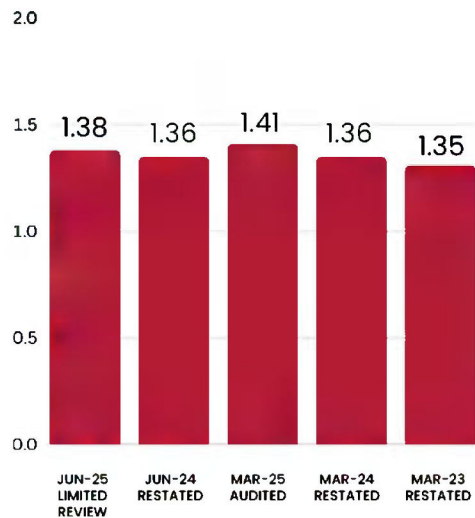


CRAR (%)

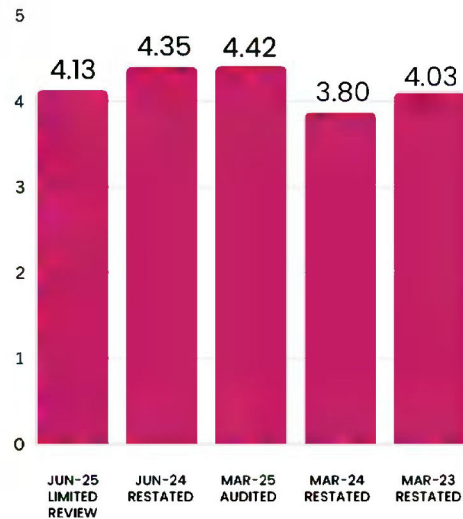


KEY INDICATORS

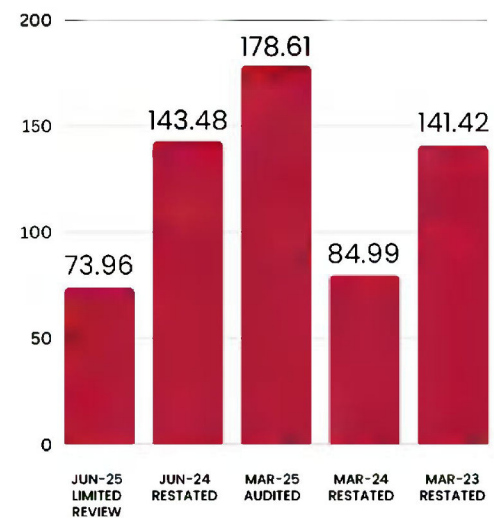
INTEREST COVERAGE RATIO



GROSS DEBT / EQUITY



LIQUIDITY (₹ CR)

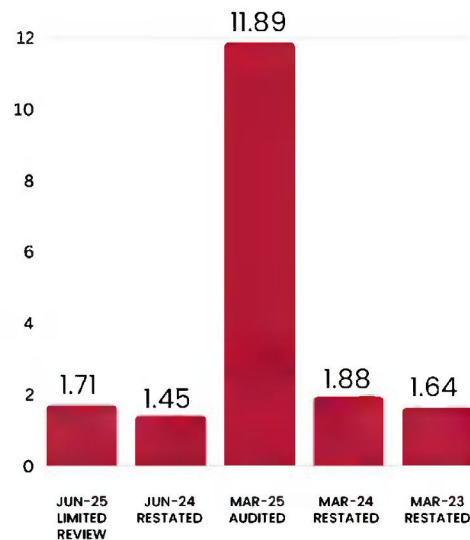


KEY INDICATORS

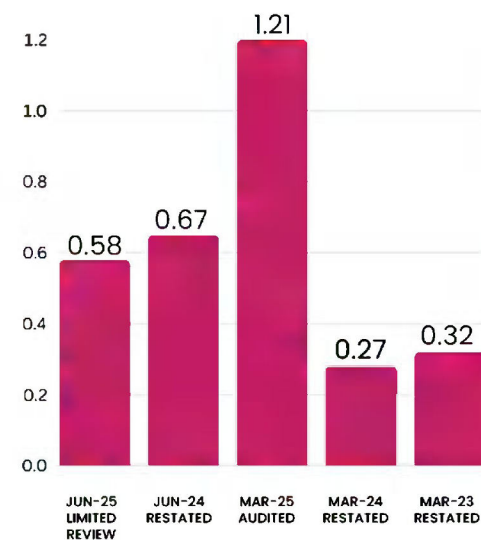
AUM (₹ CR)



CREDIT COST (₹ CR)



CREDIT COST (%)

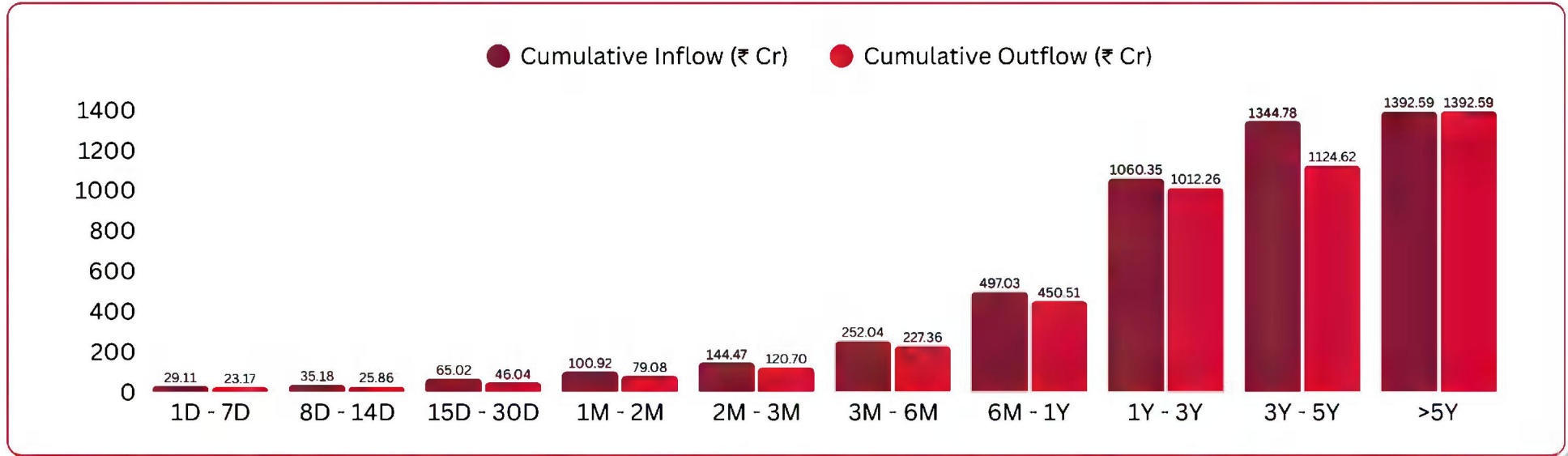


PRODUCT WISE AUM GROWTH

AMOUNT IN CRORES

PRODUCT WISE	Q1 FY 2026	Q1 FY 2025	GROWTH (Q1 FY 26- Q1 FY 25)	MAR-25	MAR-24	MAR-23
MSME/CONSTRUCTION	1132.17	834.22	35.72%	1037.00	764.31	574.76
VEHICLE	183.60	180.76	1.57%	205.88	176.44	94.98
BL/PL	13.37	20.56	-34.98%	15.15	20.61	17.03
WHOLESALE	16.91	-	100.00%	18.98	0.00	-
TOTAL	1346.05	1035.53	29.99%	1277.02	961.37	686.77

STRUCTURAL LIQUIDITY STATEMENT AS ON 30TH JUNE 2025



Cumulative Positive Gap	5.93	9.33	18.98	21.83	24.00	24.90	46.74	48.58	220.78	0.00
Cumulative (%)	25.60%	36.06%	41.22%	27.61%	19.92%	10.96%	10.38%	4.80%	19.64%	0.00%

AMOUNT IN CRORES

FINANCIAL PERFORMANCE

Increasing Branch Network (No's)



Strong Disbursement Growth (₹ Cr.)



Customer Base (No's)



AUM Growth (₹ Cr.)

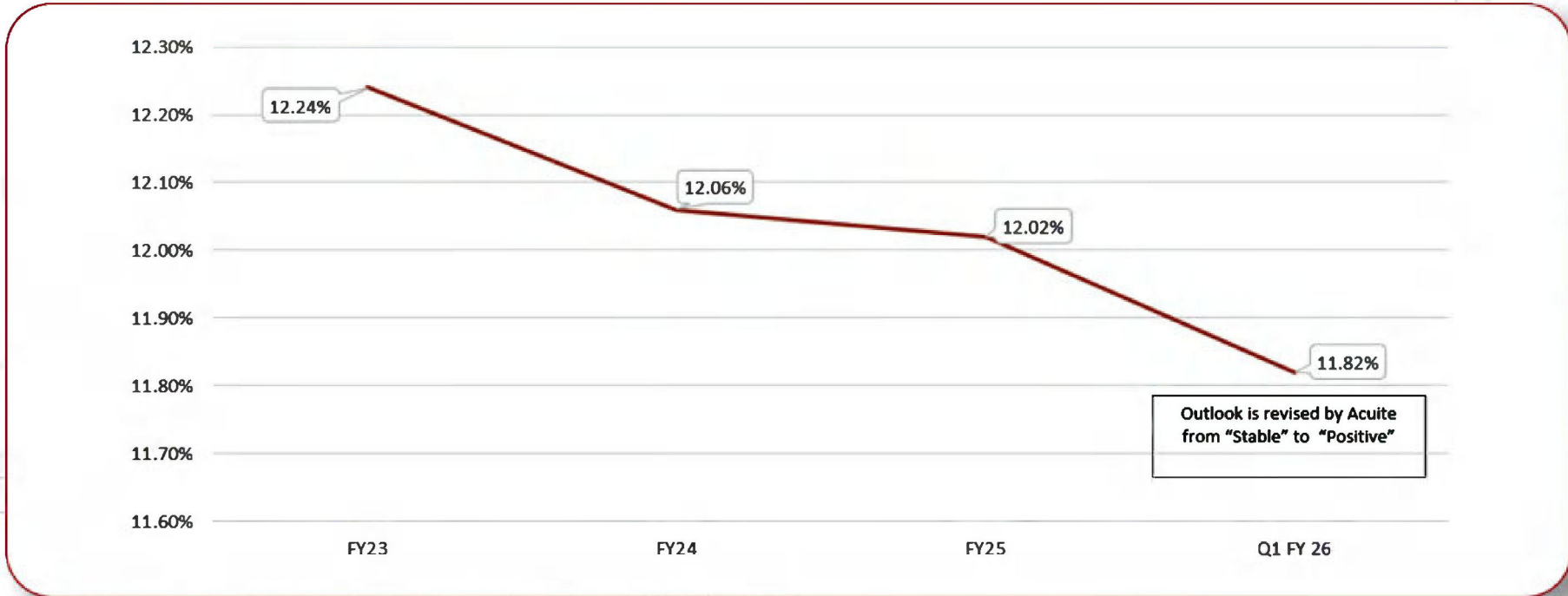


UNDRAWN SANCTIONS AS ON

JUNE 30, 2025

S. NO.	Bank/NBFC/FI's	Amount (In Crores)
1.	Banks (No. of Banks -4)	95.00
2.	NBFC's (No. of NBFC's -2)	30.00
	Total Undrawn Amount	125.00

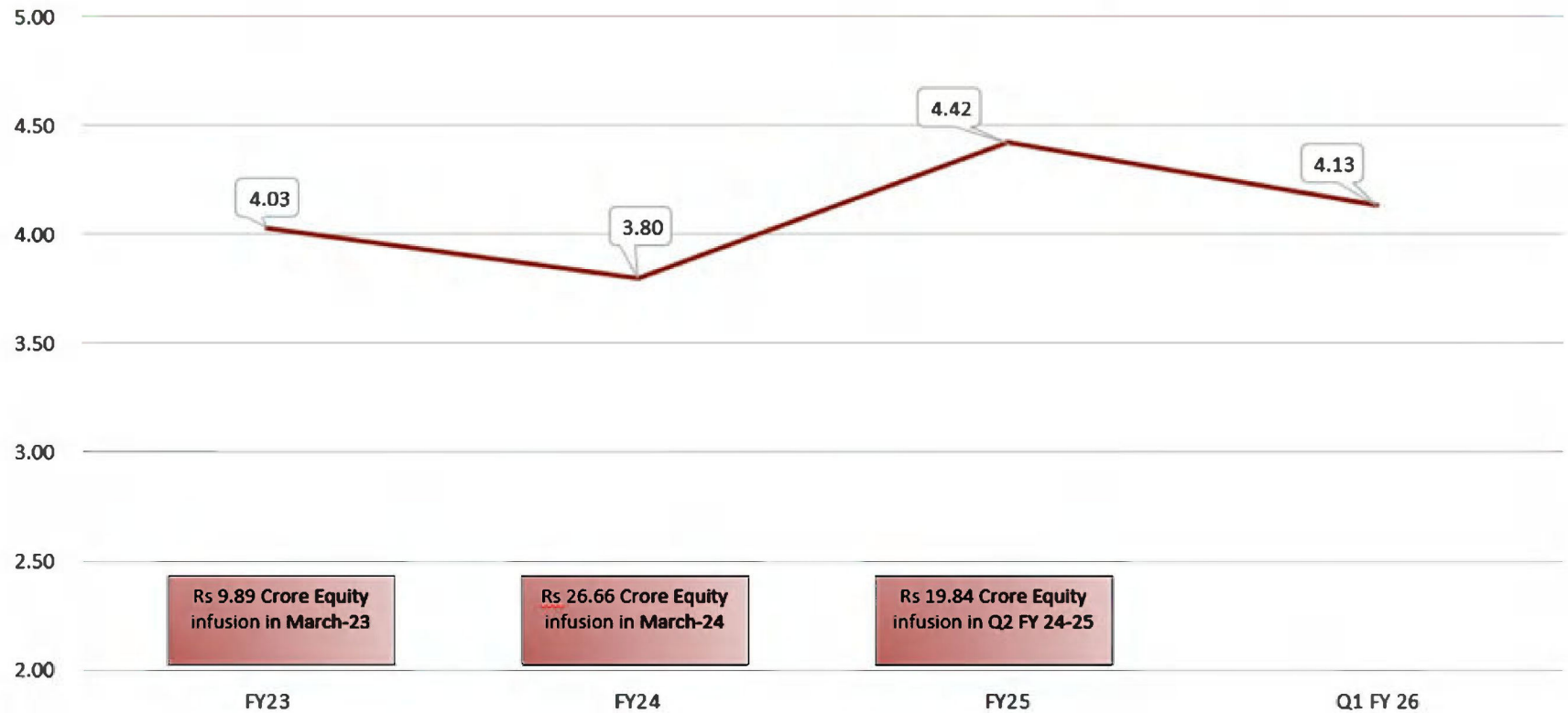
COST OF BORROWING



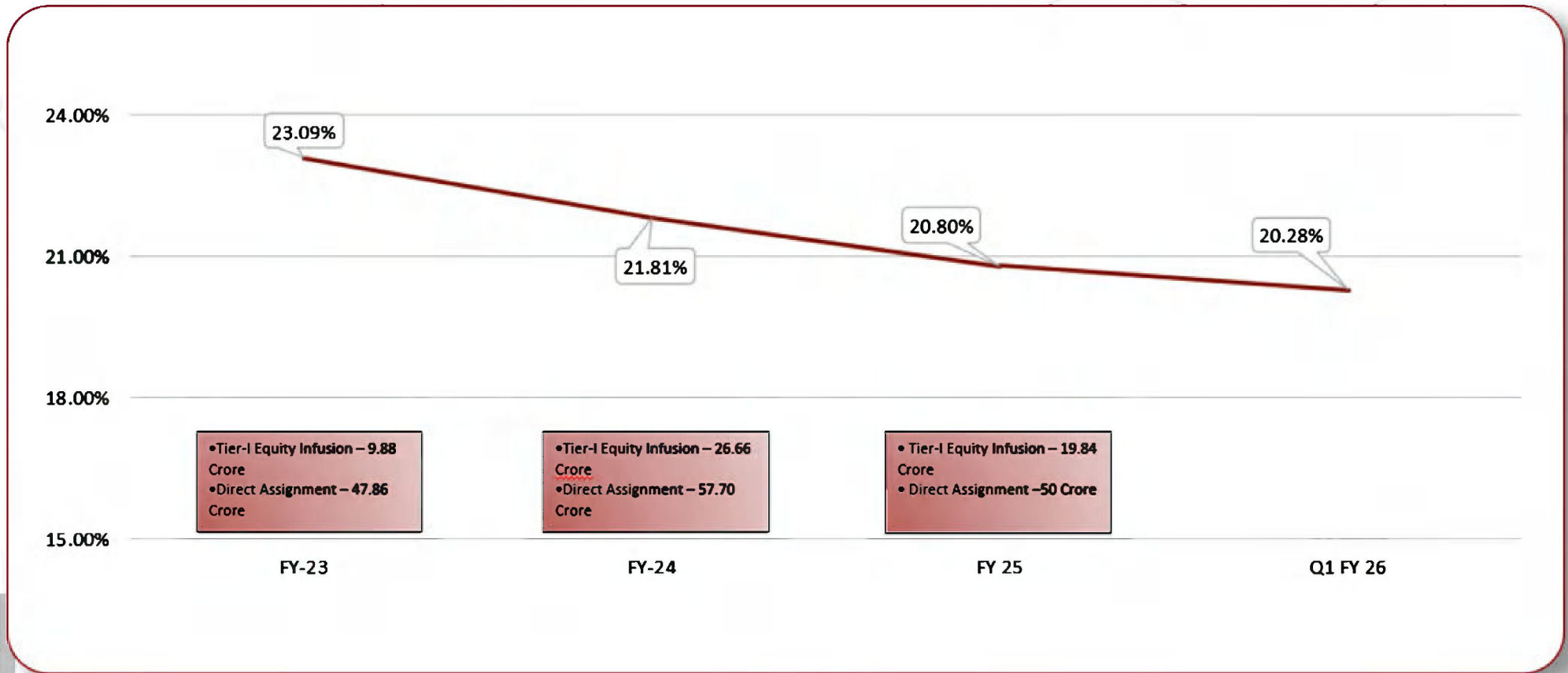
Reason for reduction in cost of fund:-

- Incline towards getting more/substantial funding from PSB / Private bank.
- Optimum resources mix of instruments & diversified sources lead to competitive cost of borrowing.

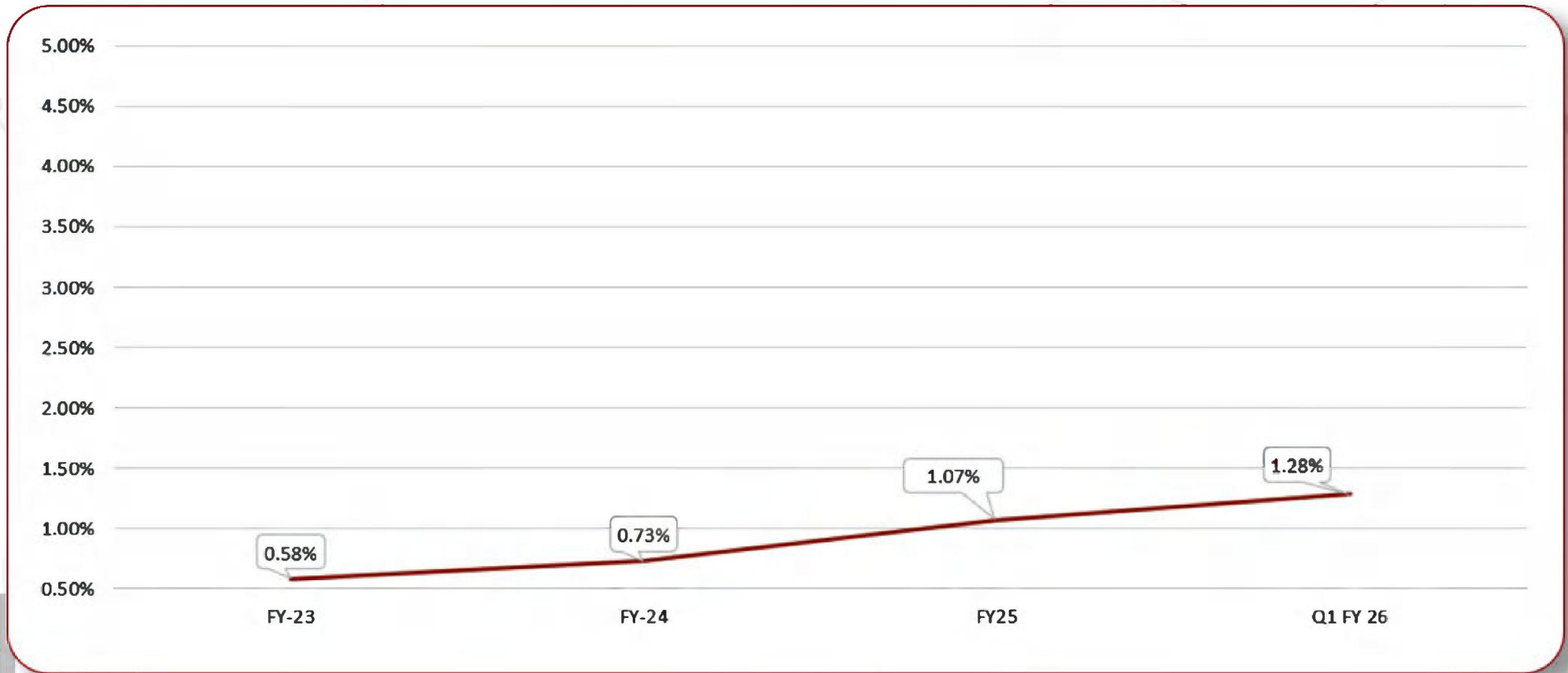
LEVERAGE POSITIONS



CAPITAL ADEQUACY RATIO



GROSS STAGE 3 MOVEMENT



OUR LENDERS

PSU (8)



Private Banks (7)



OUR LENDERS

Small Finance Banks (7)



Utkarsh Small Finance Bank

Capital Small Finance Bank

ESAF
ESAF SMALL FINANCE BANK



NBFC & FIs (21)



The Power of Distribution



HINDUJA LEYLAND FINANCE



ARKA
FINCAP



OUR LENDERS



NABKISAN FINANCE LIMITED
(a subsidiary of NABARD)

TOP 20 LENDERS – Q1 FY 26

Bank's (10)

AMOUNT IN CRORES

Rank	Lender's Name	O/s 30 th June 25	Contribution (%)
1	State Bank of India	95.71	8.67%
2	IDFC FIRST Bank Ltd.	75.76	6.86%
3	Jana Small Finance Bank	66.89	6.06%
4	Bandhan Bank	64.09	5.81%
5	Canara Bank	63.33	5.74%
6	AU Small Finance Bank	44.90	4.07%
7	Union Bank of India	40.57	3.67%
8	Indian Overseas Bank	36.67	3.32%
9	Utkarsh Small Finance Bank	35.06	3.18%
10	Federal Bank	28.75	2.60%
Total		551.72	

Other than Bank's (10)

AMOUNT IN CRORES

Rank	Lender's Name	O/s 30 th June 25	Contribution (%)
1	Northern Arc capital	99.81	9.04%
2	MAS Financial Services Ltd	65.73	5.95%
3	Hinduja Leyland Finance Ltd	40.75	3.69%
4	Maanaveeya Development Finance Ltd	40.73	3.69%
5	Ak capital	26.67	2.42%
6	Small Industries Development Bank of India	24.20	2.19%
7	STCI Finance Limited	23.29	2.11%
8	Manappuram Finance Limited	21.25	1.92%
9	Nabkisan Finance Ltd.	19.16	1.74%
10	Bajaj Finance	17.78	1.61%
Total		379.37	

CSR ACTIVITIES



THANK YOU!

For Your Attention



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Website: lifc.co.in

