



LAXMI INDIA FINANCE LIMITED

“Sapne dekho bade dekho, Hamare sath
unhe pura hote dekho”

Q3 and 9M Investor Presentation

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Table of Content

- 01** Q3 and 9M Financial & Operational Highlights
- 02** Strategic Priorities & Competitive Strengths
- 03** Business Model & Operating Engine
- 04** Technology, Credit & Collections
- 05** Customer & Product Profile
- 06** Governance, Management & Capital Confidence



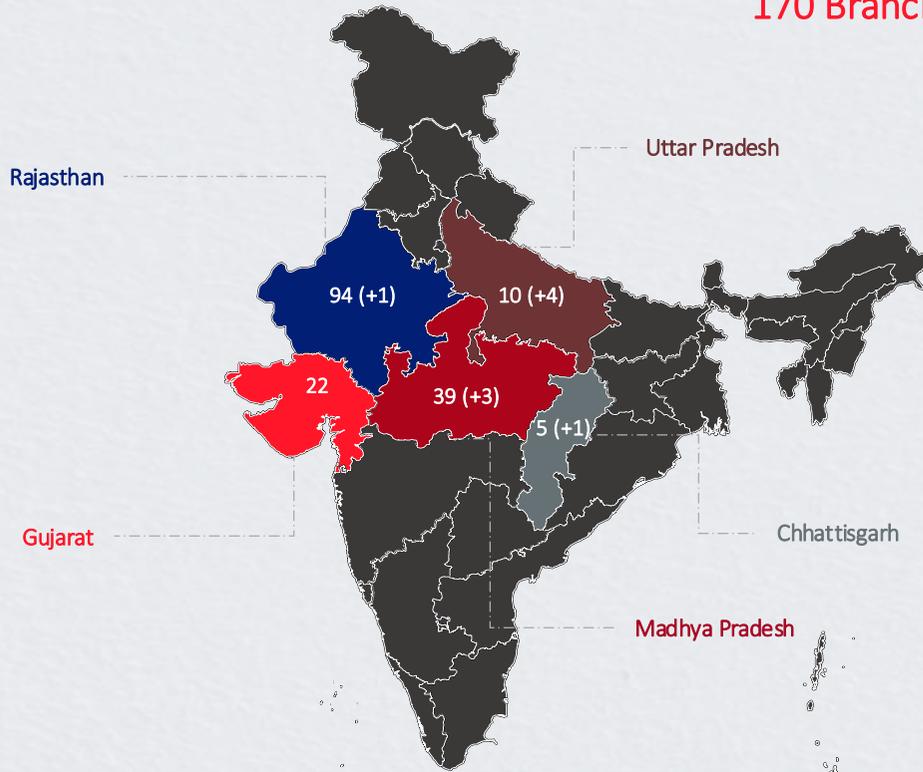
A black and white photograph of a hand dropping a coin into a stack of coins on a table. The hand is positioned in the upper right, with the coin falling towards the center. Several stacks of coins are visible on the table, with some coins scattered around. The background is blurred, showing a person's arm and a glass. A red curved shape is at the bottom of the image.

**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



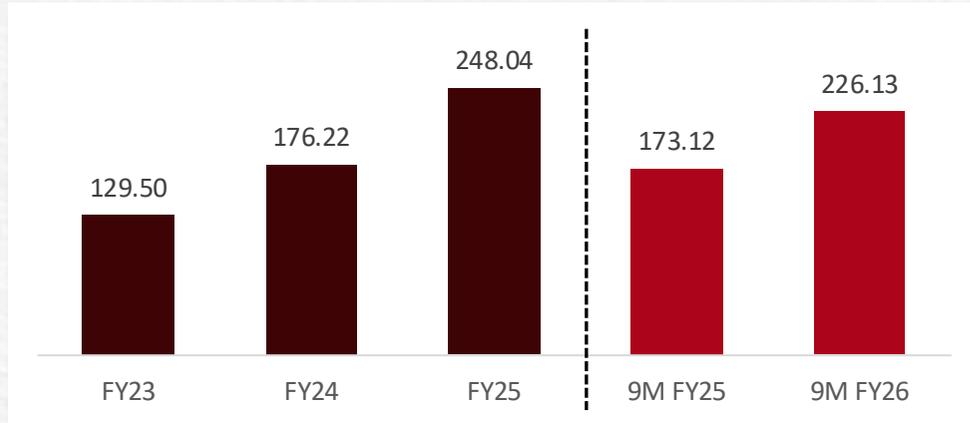
Assets Under Management (AUM) ₹ 1,451.10 Cr. ↑ 21.11% (Dec'24: ₹ 1,198.12 Cr.)	Profit Before Tax (PBT) ₹ 38.97 Cr. 37.33% ↑ (Dec'24: ₹ 28.38 Cr.)	Return On Net Worth 11.04%
	Profit After Tax (PAT) ₹ 29.10 Cr. 36.01% ↑ (Dec'24: ₹ 21.39 Cr.)	
Own Book ₹ 1,365.02 Cr. ↑ 23.68% (Dec'24: ₹ 1,103.64 Cr.)	Cost 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

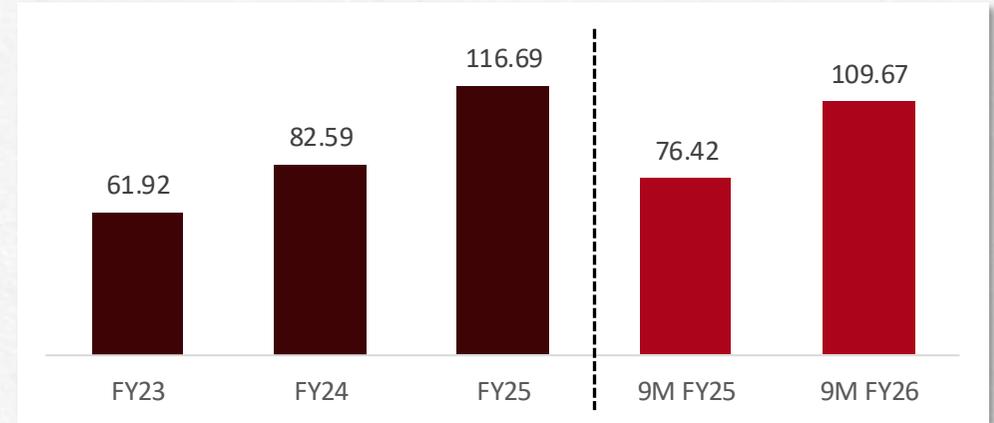
Consistent NII and PAT Growth Trajectory



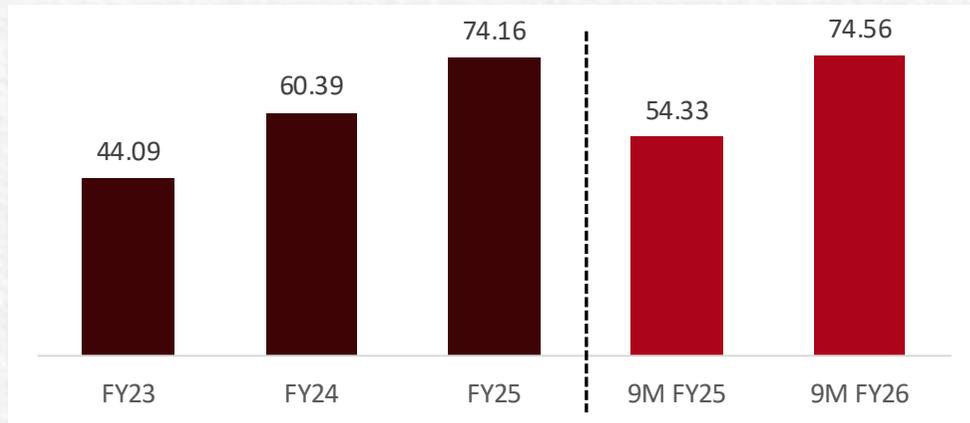
Revenue (In Cr.)



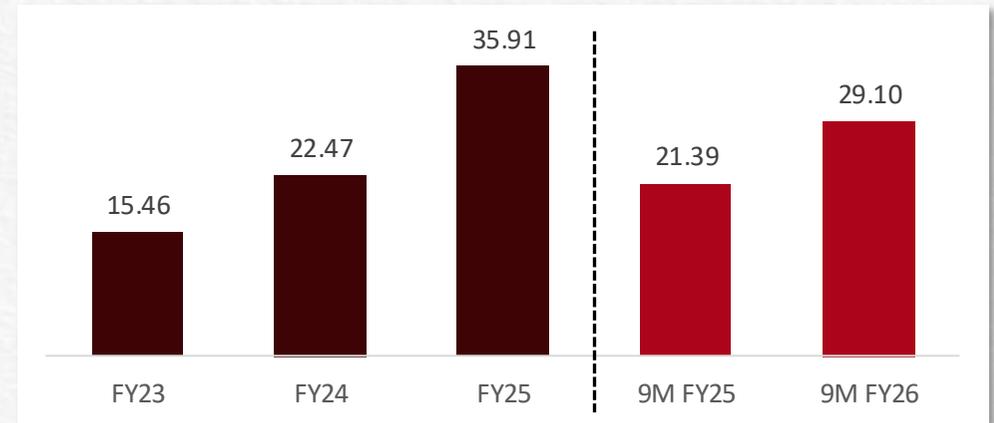
Net Interest Income (NII) (In Cr.)



Operating Expense (In Cr.)



Profit After Tax (PAT) (In Cr.)



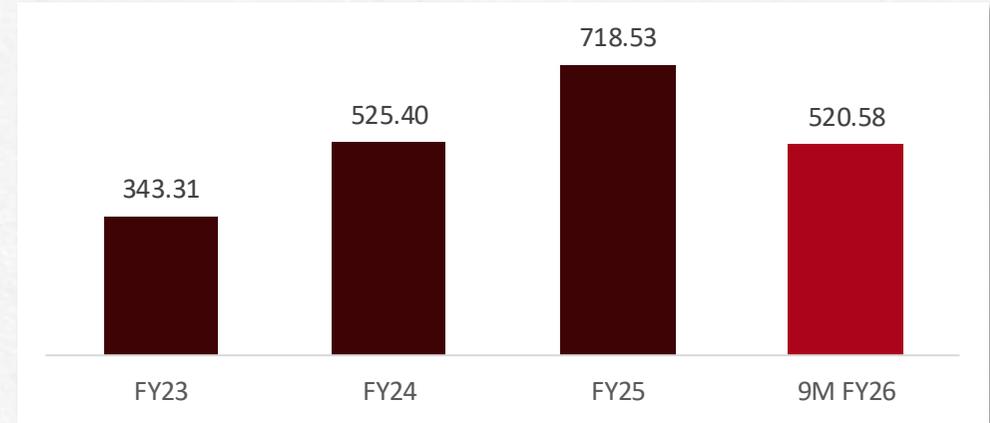
Strong Scale-Up Across AUM, Customers and Network



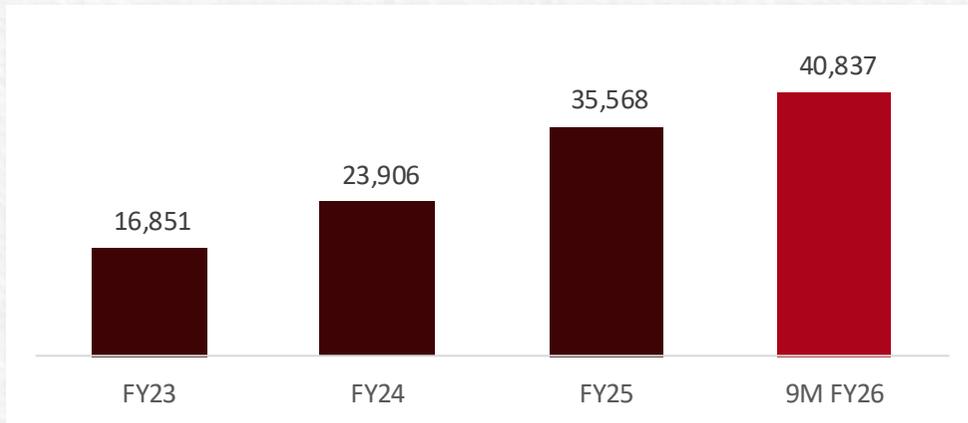
AUM (In Cr.)



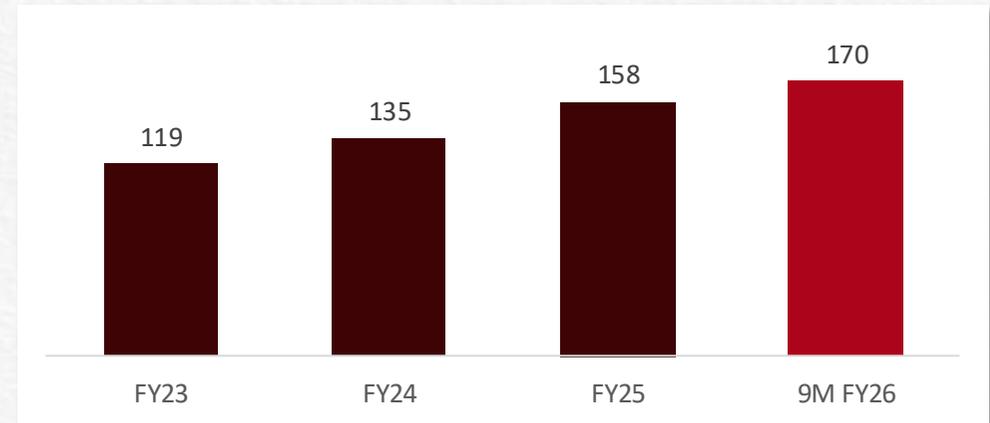
Disbursement (In Cr.)



Customer Base



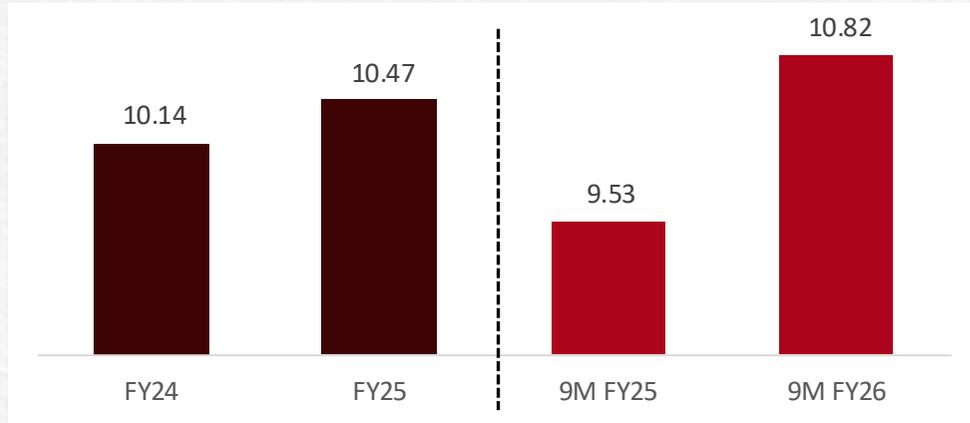
Branch Network



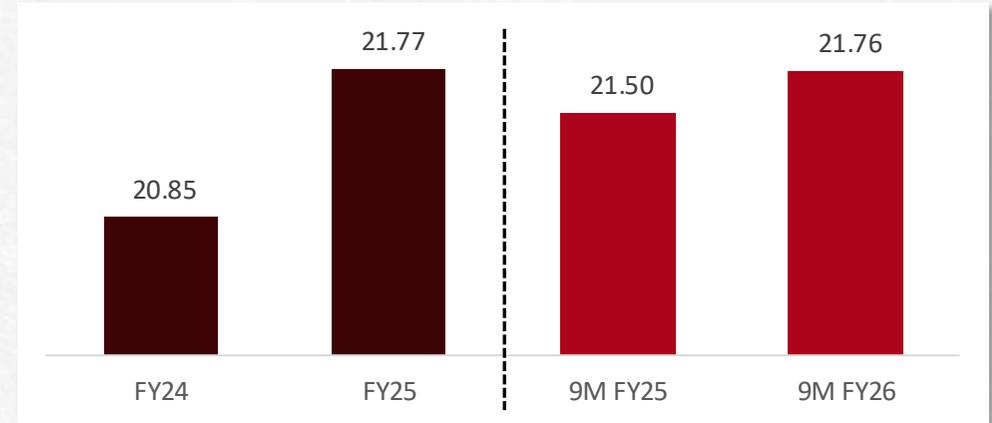
NIM and Spreads Expand on Better Pricing Discipline



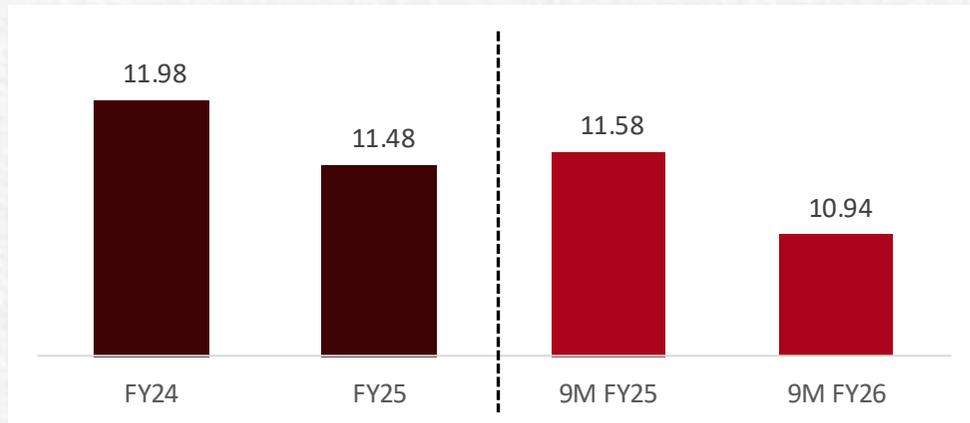
NIM (In %)



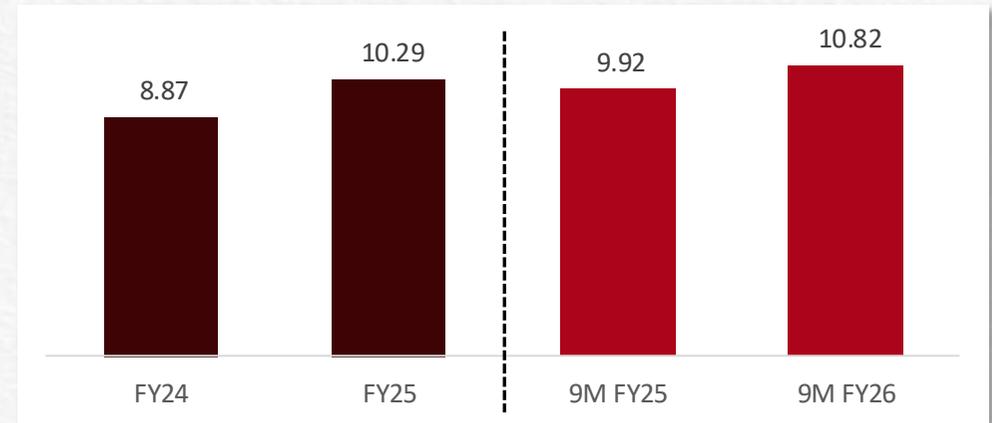
Yield on Avg. Portfolio (In %)



Avg. Cost of Borrowings (In %)



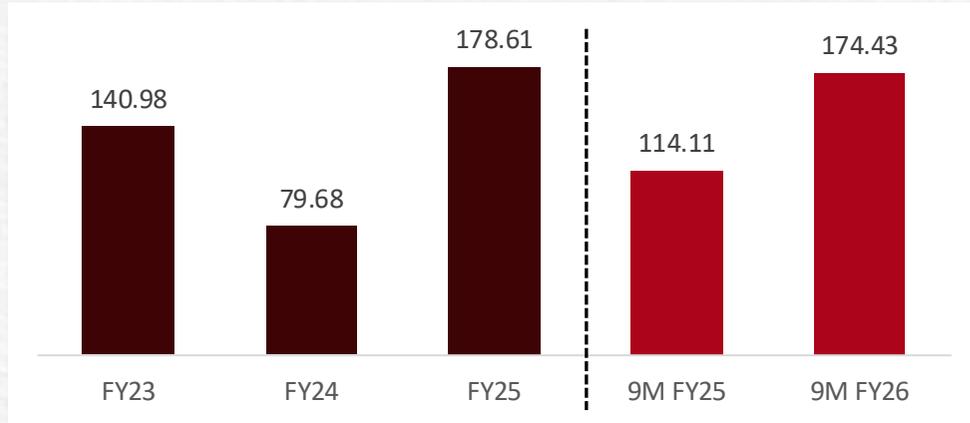
Spreads (In %)



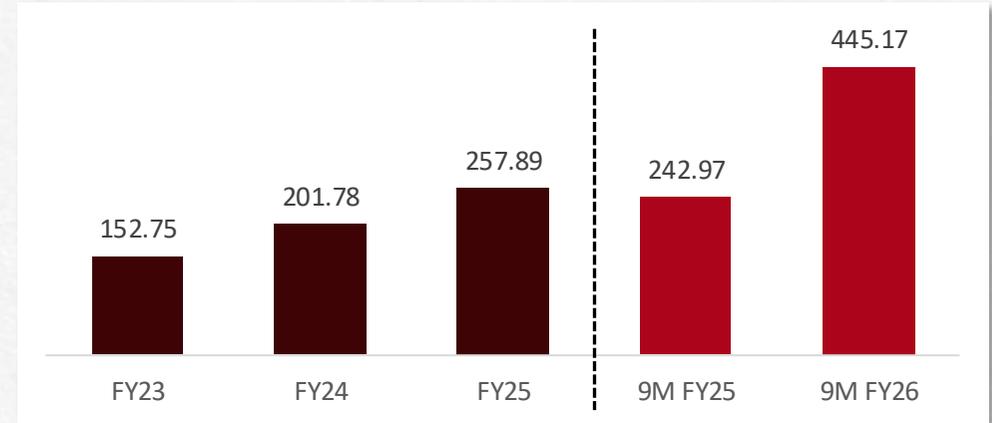
Strong Liquidity Position with Stable Return Metrics



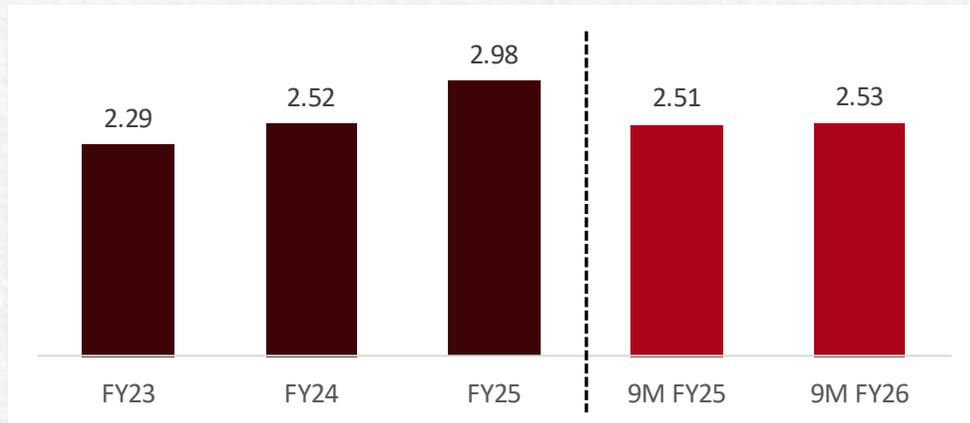
Liquidity (In Cr.)



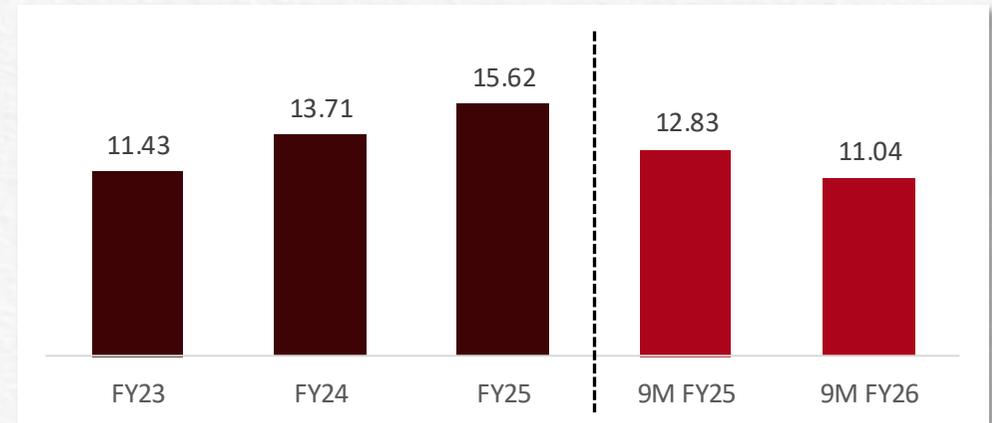
Net Worth (In Cr.)



Return on Total Assets (In %)



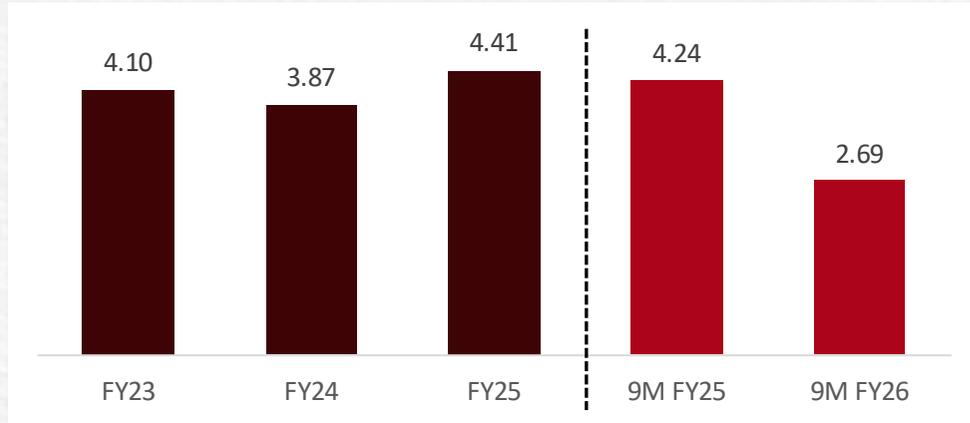
Return on Avg. Net Worth (In %)



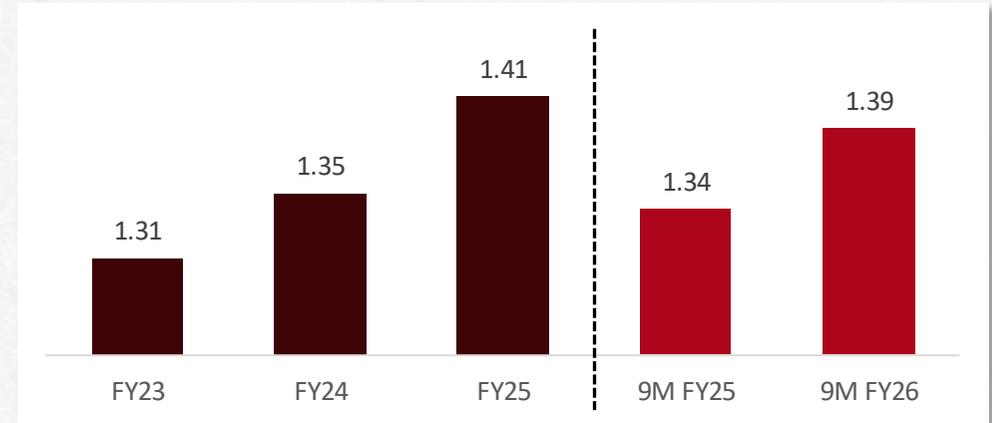
Well Positioned to Capture Future Growth...



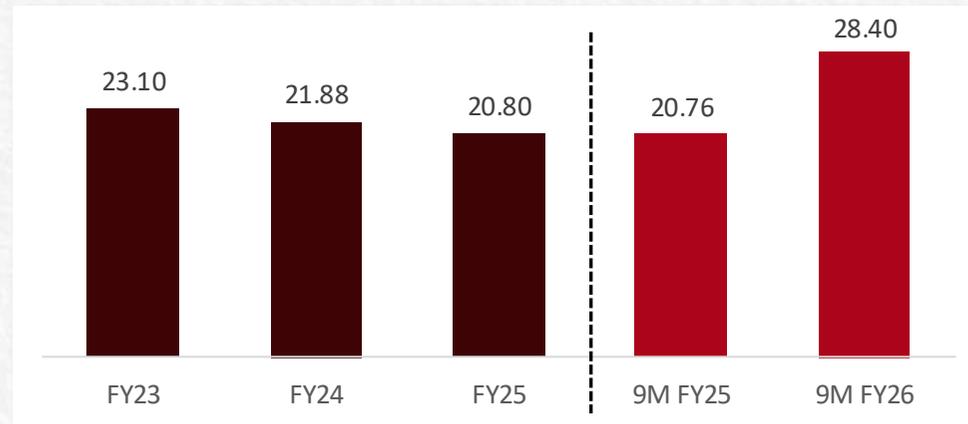
Debt Equity Ratio



Interest Coverage Ratio



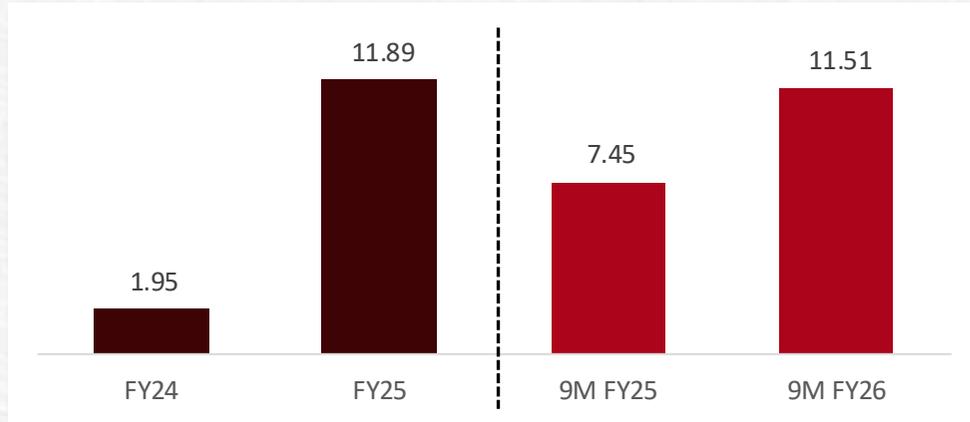
Capital Adequacy Ratio (In %)



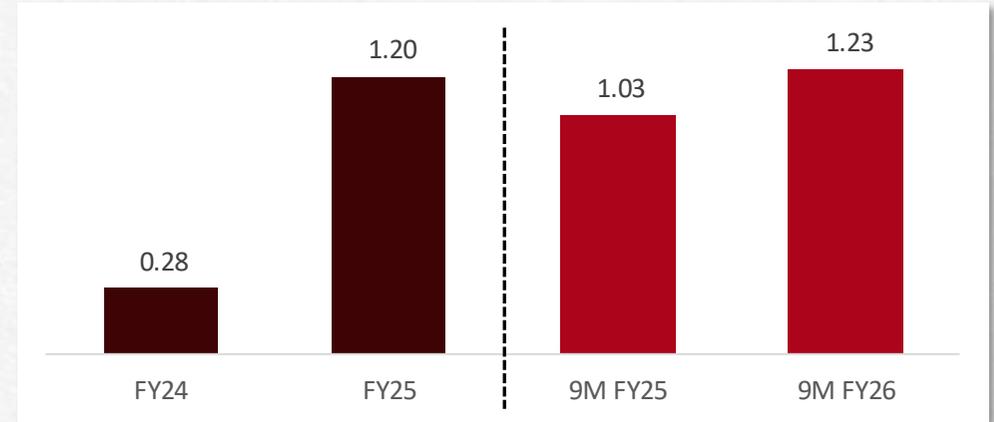
Asset Quality Update



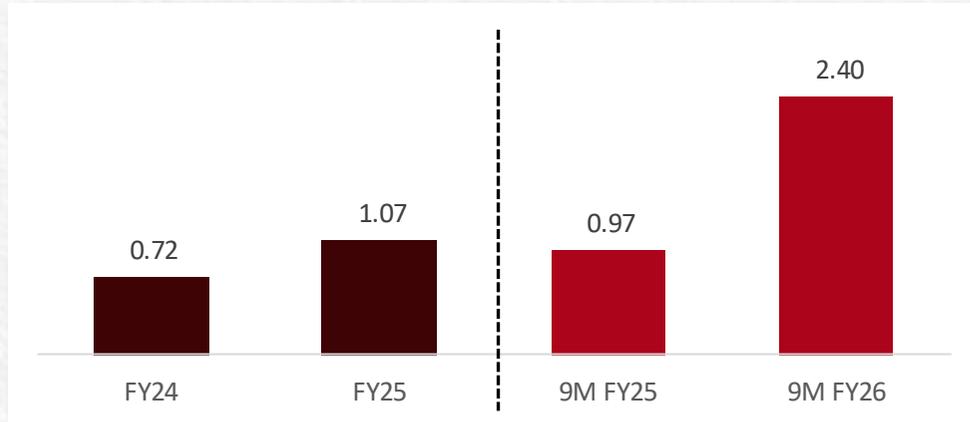
Credit Cost (In Cr.)



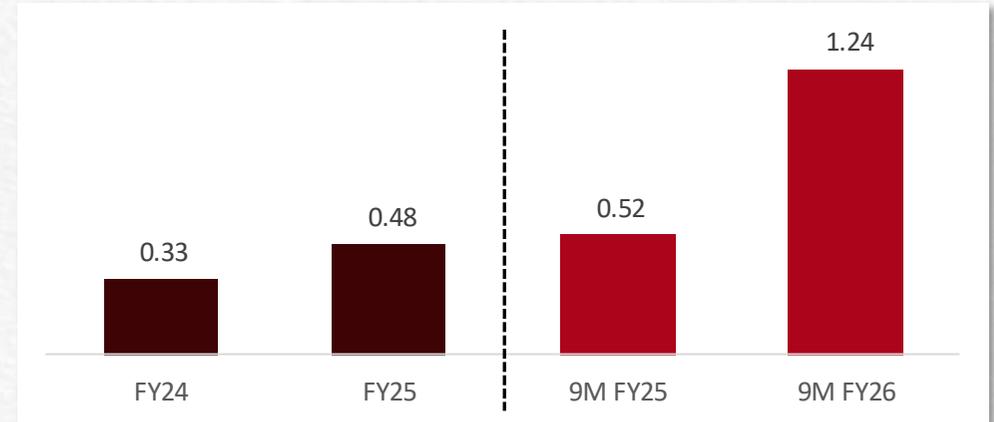
Credit Cost (In %)



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

Surplus



47.85

81.69

100.83

155.48

400.28

1,800
1,600
1,400
1,200
1,000
800
600
400
200

151.52

199.37

268.67

350.36

504.06

604.89

1,104.65

1,260.13

1,208.16

1,608.45

1,654.17

1,654.17

upto 3 months

upto 6 months

upto 1 year

upto 3 years

upto 5 years

5+ years

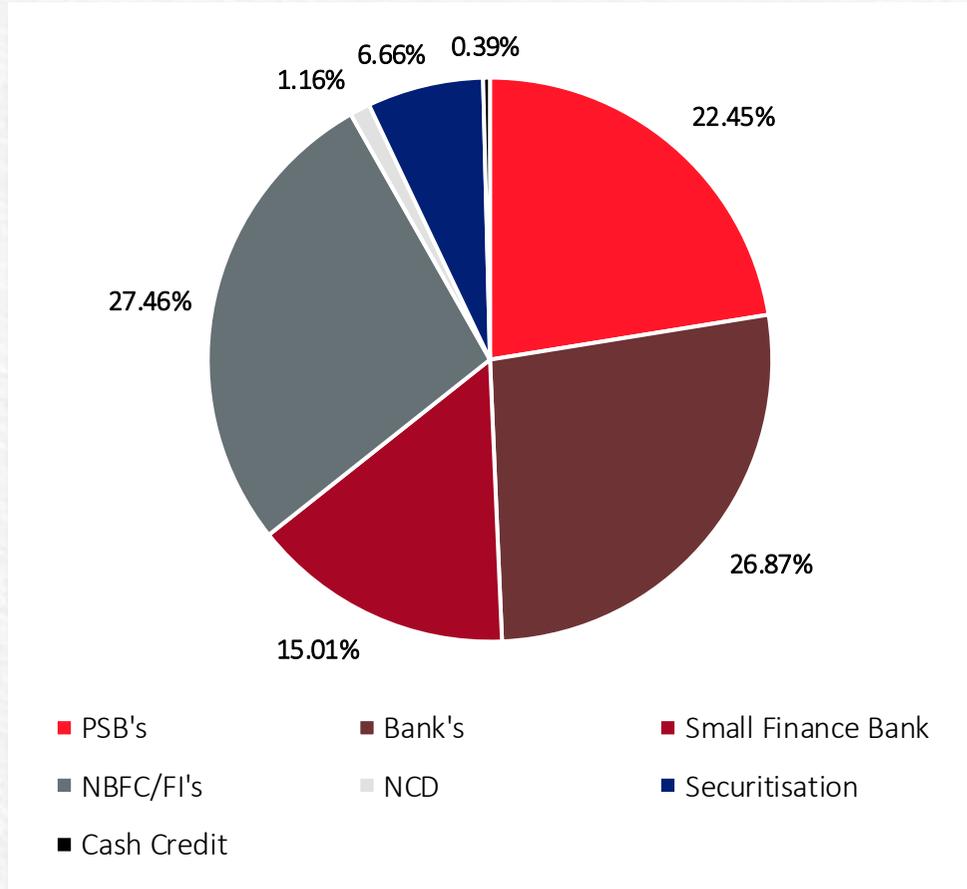
■ Cumulative Liabilities

■ Cumulative Assets

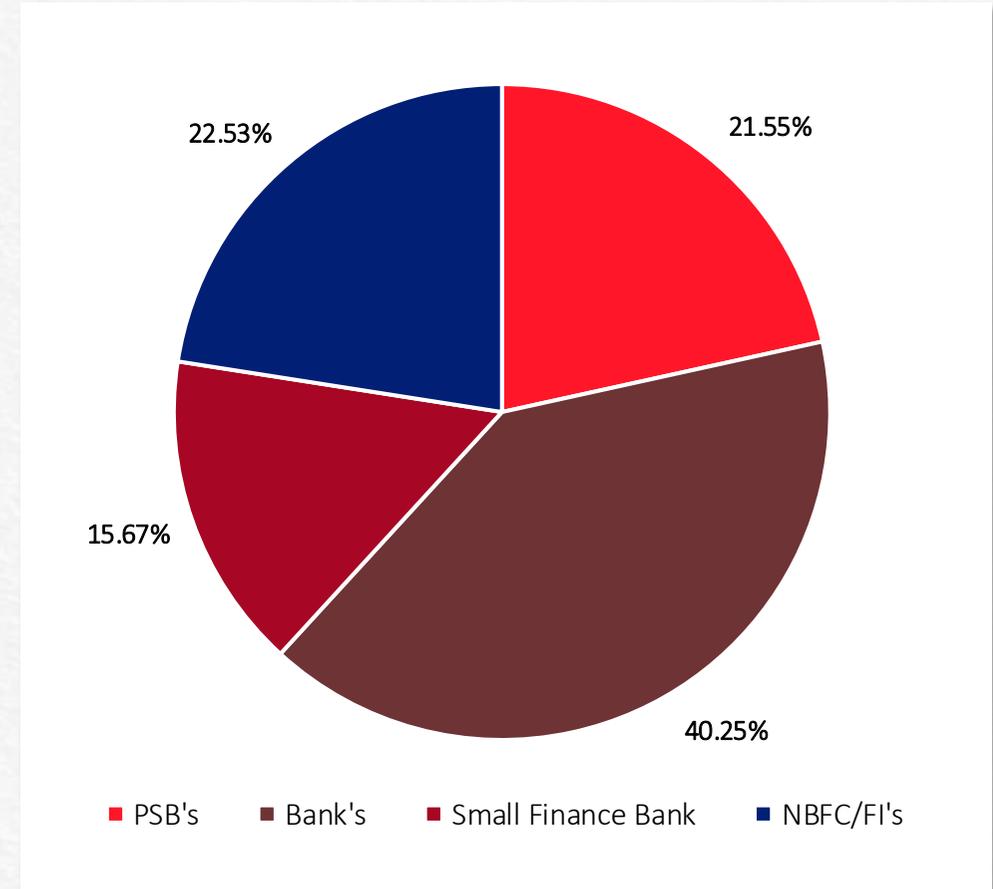
Diversified and Scalable Borrowing Profile



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%

A black and white photograph of a hand dropping a coin into a stack of coins on a table. The hand is in the upper right, holding a coin between the thumb and index finger. Below it, several stacks of coins are arranged on a surface. The background is blurred, showing what appears to be a desk with a pen and other items. A red curved graphic element is at the bottom of the image.

**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

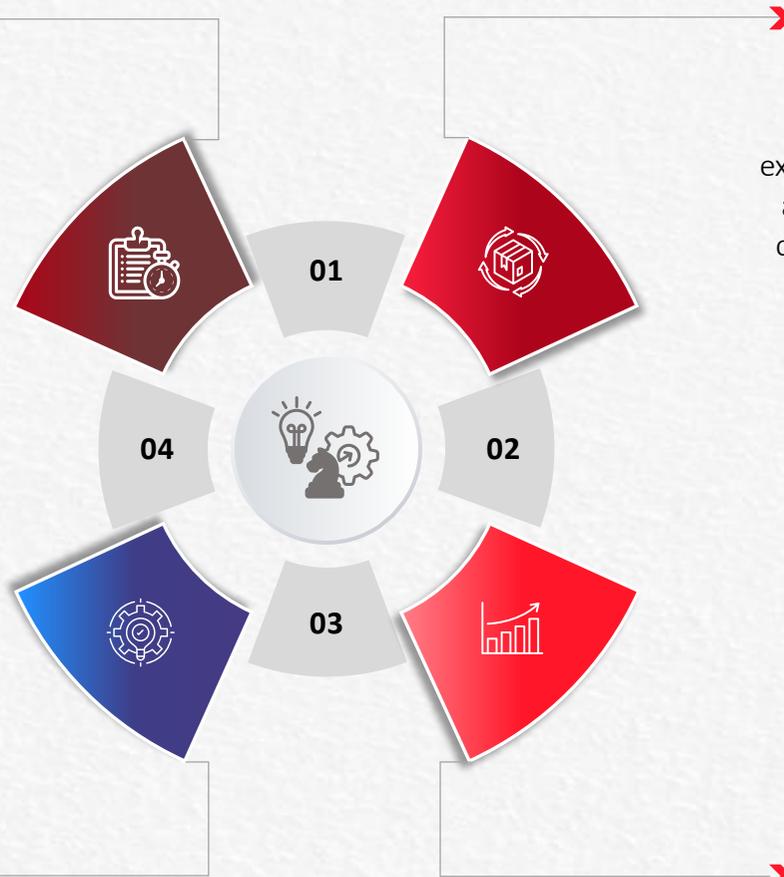
Diversification of borrowing profile by exploring **new funding avenues such as ECBs and credit guarantee structures**, improving cost of funds, tenor mix and balance sheet resilience.

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.



A black and white photograph of a hand dropping a coin into a stack of coins on a table. The hand is positioned in the upper right, with the coin falling towards the center. Several stacks of coins are visible on the table, with some scattered coins in the foreground. The background is blurred, showing a person's arm and a glass. A red curved shape is at the bottom of the image.

**Business Model
& Operating Engine**

Company Overview and Operating Footprint



2011 - Acquired RBI-registered NBFC

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

Today – 170 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,

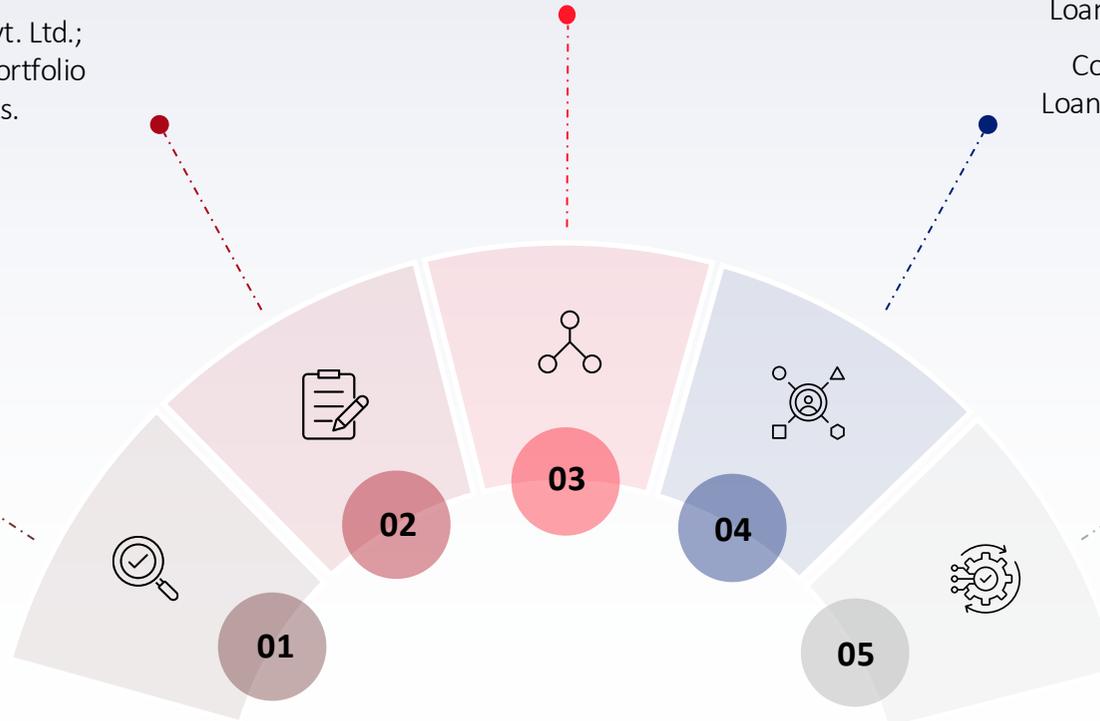
Commercial & Non-Commercial Vehicle Loans, Tractor Loans, Two-Wheelers, Electric Vehicles, Wholesale Lending.

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.

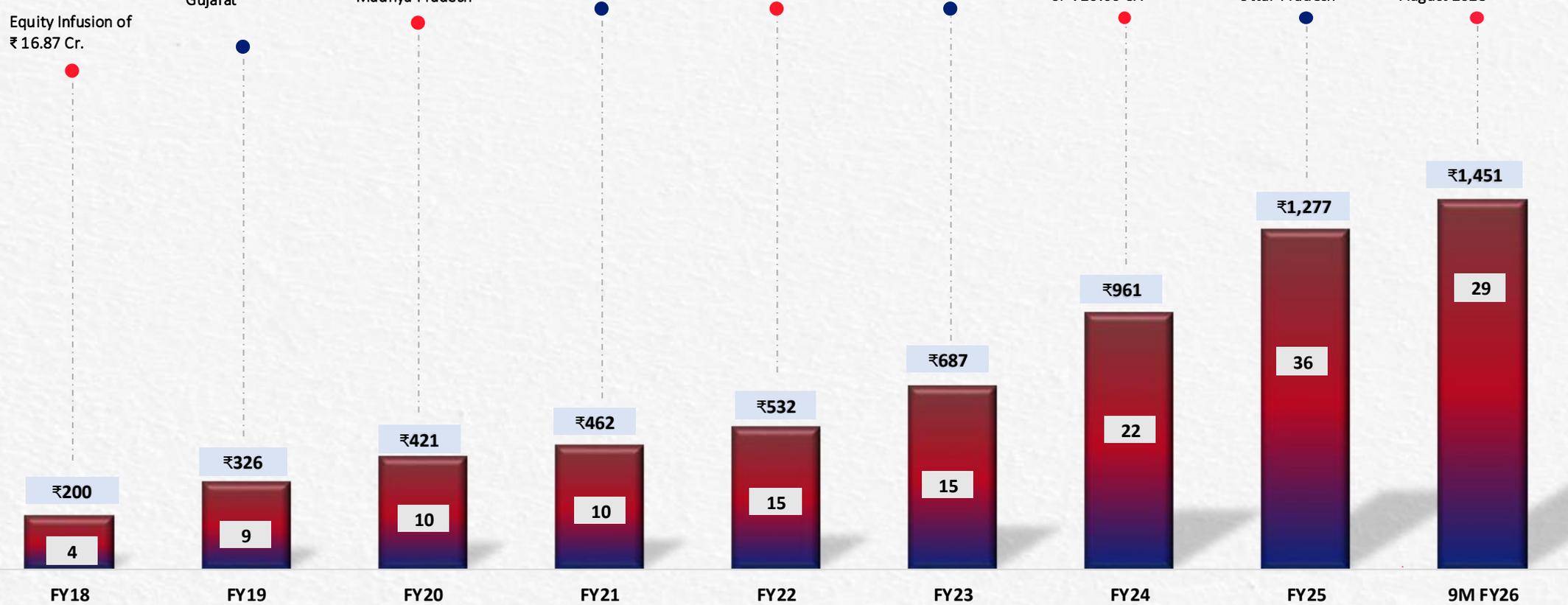
Equity Infusion of ₹ 26.66 Cr.

AUM crossed ₹ 1,000 Cr.

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

AUM crossed ₹ 1,450 Cr.

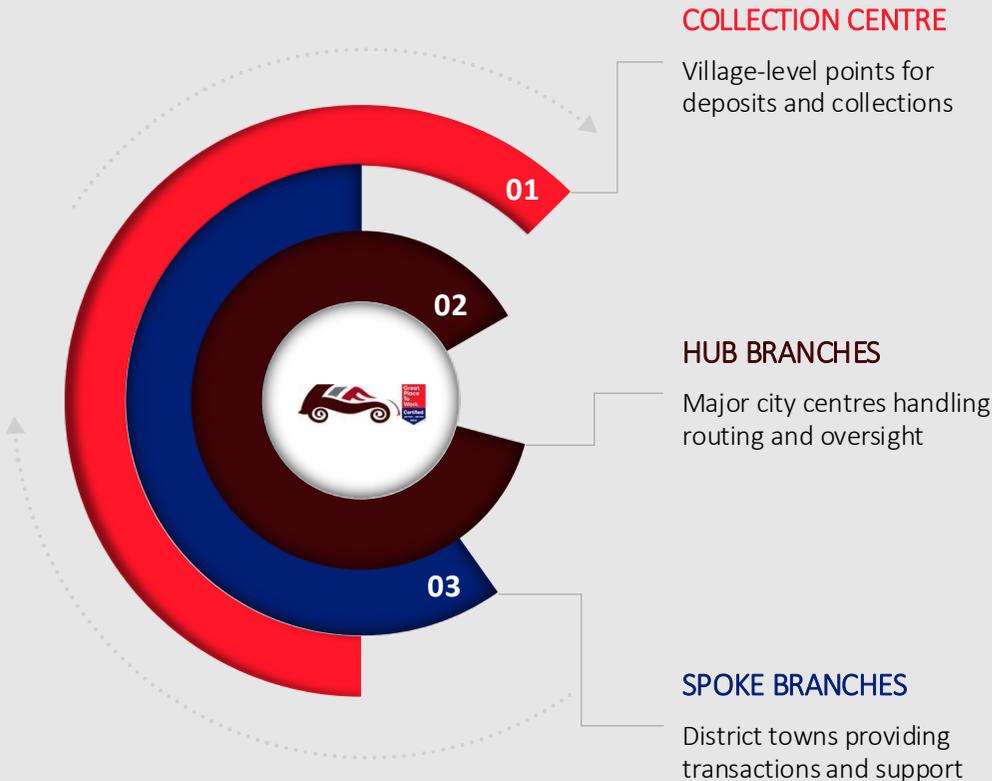
Successfully completed IPO in August 2025



AUM (In Cr.)

PAT (In Cr.)

Branch-Led, Relationship-Driven Operating Model



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

High Income Customers

Middle Income Customers
(Our customers)

Low Income Customers
(our customers)

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

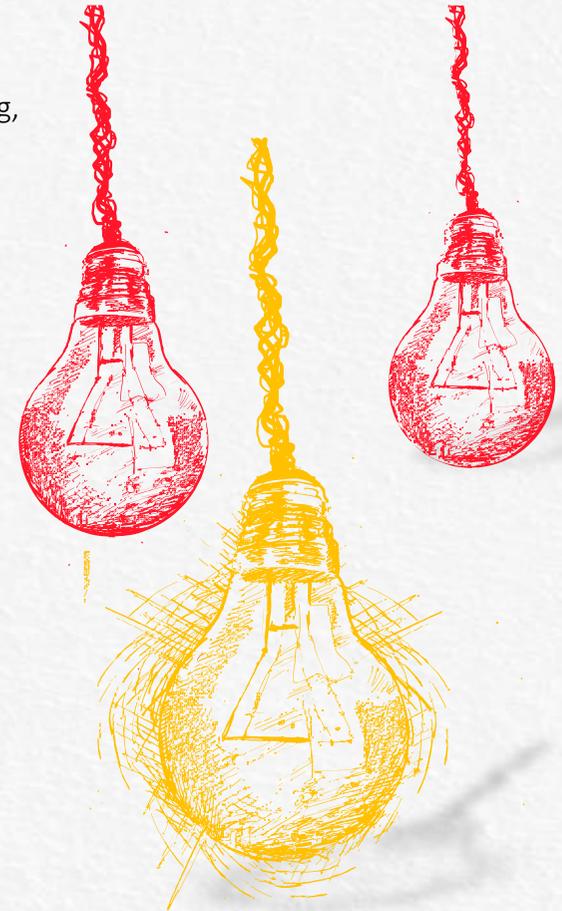
Strong Lender & Capital Franchise

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

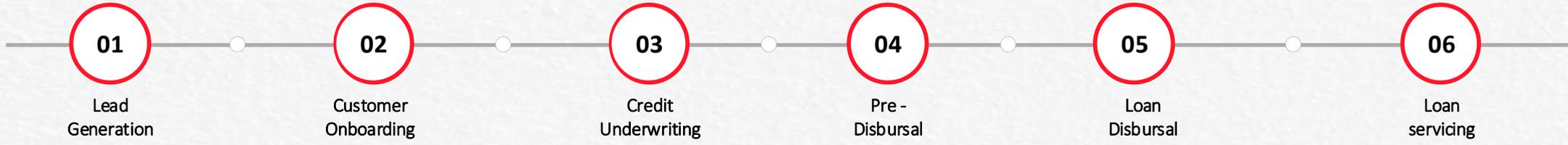
Diversified product suite across MSME, business, and vehicle loans serving underbanked borrowers, including ~25% women borrowers and 37% first-time borrowers.



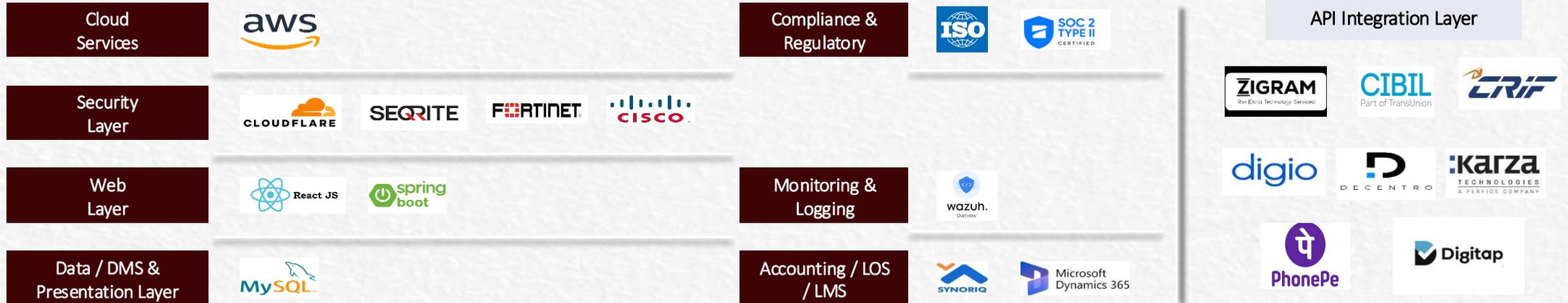
A black and white photograph of a hand dropping a coin into a stack of coins. The hand is positioned in the upper right, with the coin falling towards the center. Below it, several stacks of coins are arranged on a surface. The background is blurred, showing what appears to be a desk with a pen and other items. A red curved graphic element is at the bottom of the image.

**Technology, Credit
& Collections**

End-to-End Digital Platform Powering Scalable Lending



<p>01 Lead Generation</p> <p>Tab/ Mobile based sourcing by FOS (Feet on Street)</p> <p>Real time fetching of bureau check & preparing CAM</p> <p>MNRL Check</p>	<p>02 Customer Onboarding</p> <p>OKYC/EKYC.</p> <p>Pan / ITR Verification</p> <p>Legal Verification</p> <p>Banking Check</p> <p>Property Valuation</p> <p>Bureau Check</p> <p>Udyam Verification</p>	<p>03 Credit Underwriting</p> <p>Personal discussion with customer</p> <p>CAM summary assessment</p> <p>Title / Ownership chain check of property</p> <p>EWS & AML</p>	<p>04 Pre - Disbursal</p> <p>E-Nach</p> <p>E-Sign (Upcoming)</p>	<p>05 Loan Disbursal</p> <p>Digital disbursal IMPS/RTGS/NEFT</p> <p>WhatsApp based welcome Kit delivery</p> <p>Digital / Physical document storage.</p> <p>External Agency for storing the original property documents.</p>	<p>06 Loan servicing</p> <p>Customer App ; CRM Platform ; Call Center; WhatsApp ; Digital Collection ; Collection App-CLU ; Automatic Processes ; Payment Aggregators i.e. Paytm, Pay-u, Airtel Payment Bank.</p>
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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



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



Digital Channels (Supportive, Not Primary):

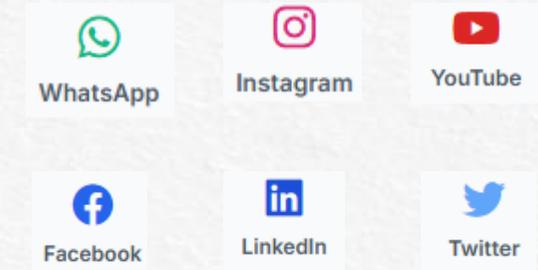
- Omnichannel engagement for awareness and lead support
- Platforms include WhatsApp and social media
- Limited contribution to direct sourcing



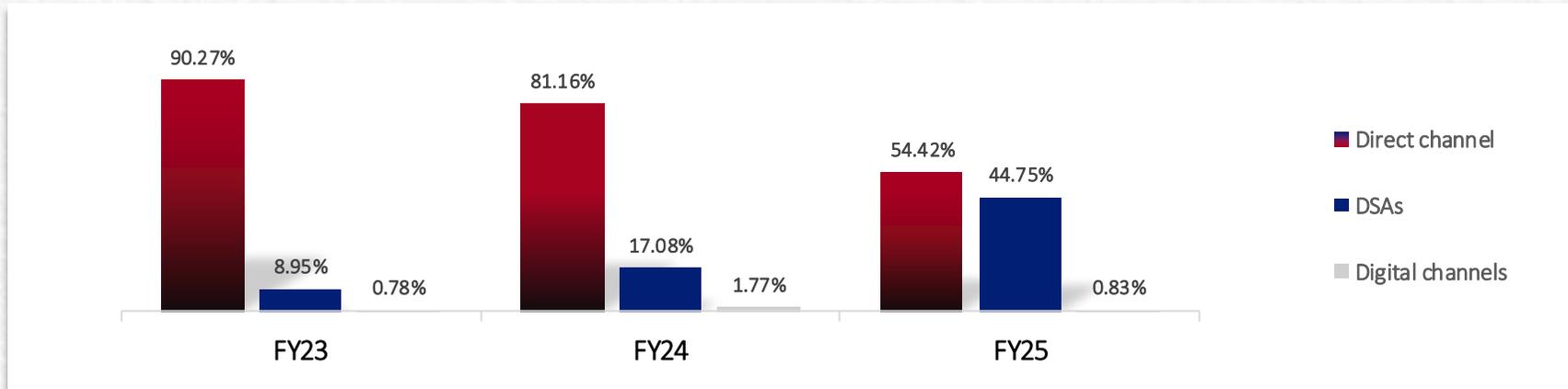
Selective DSA-Led Sourcing with Strong Controls

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

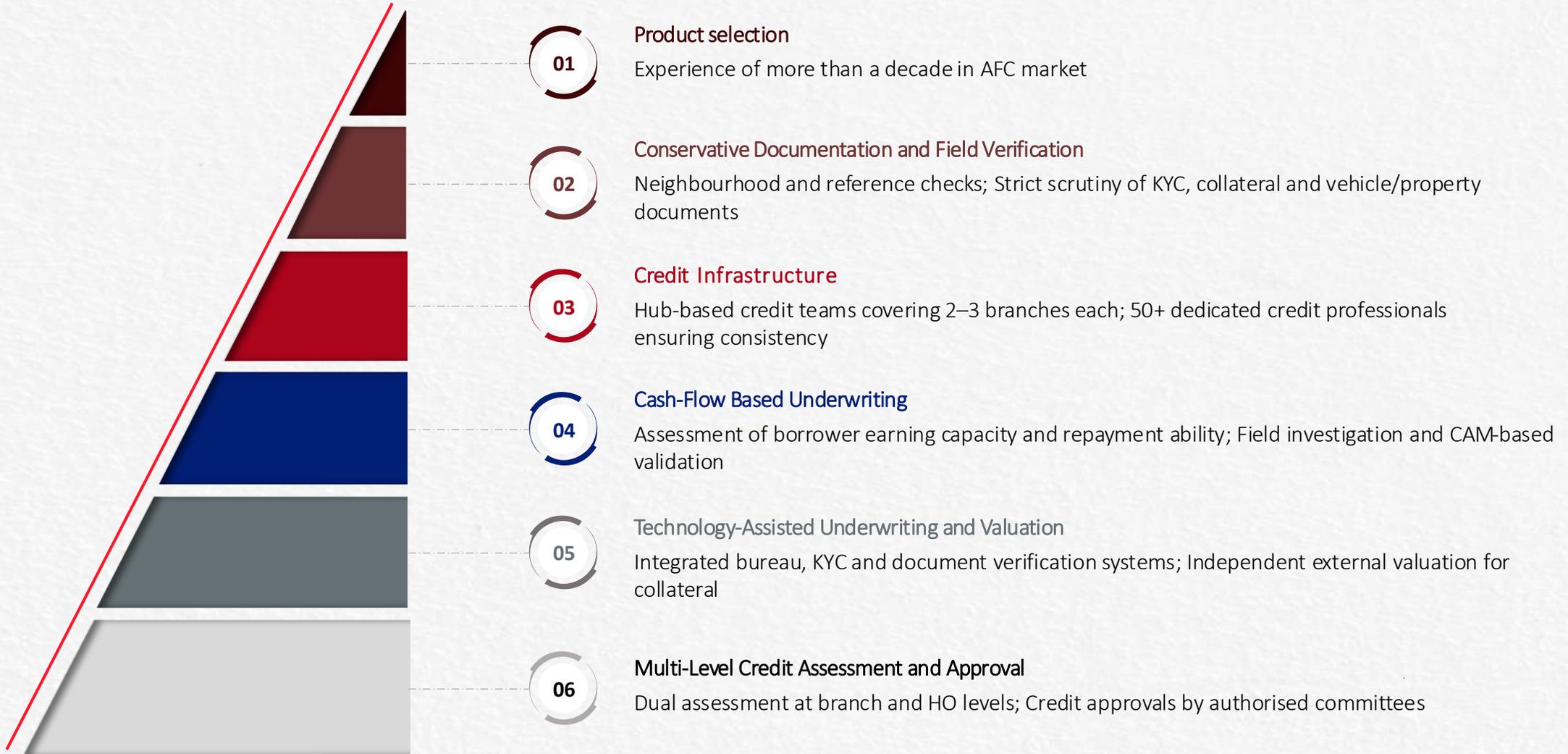
Social Engagement



Channel-wise Customer Sourcing



Conservative and Structured Credit Appraisal Framework

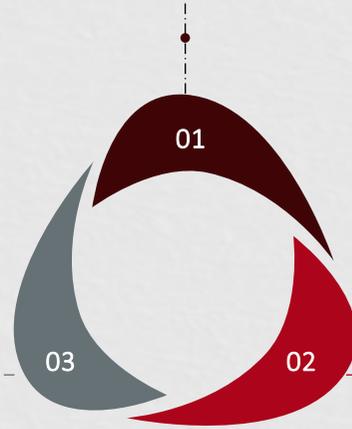


Structured MSME Credit Assessment and Approval Framework



Property & Collateral Verification

- CM/BM visit to residence and business premises
- Independent valuation, legal title check and CERSAI registration



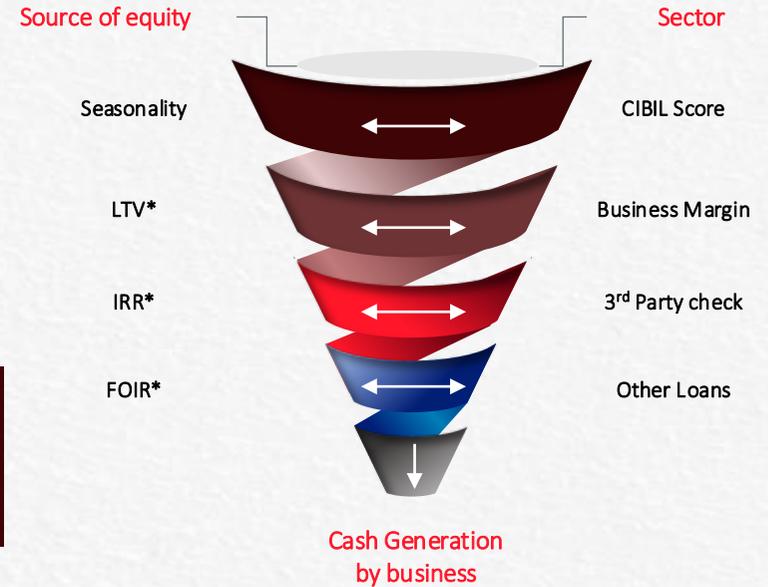
Business & Cash Flow Assessment

- 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

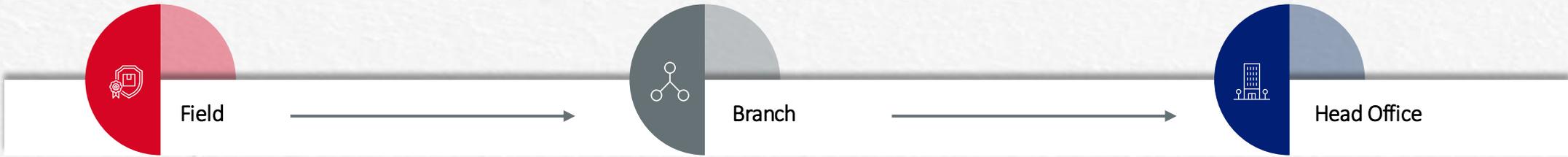
Inputs from assessment used to generate Credit Score



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



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



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

FOS submit customer KYC at 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.



Credit Manager or Branch Manager recommends case to approving Authority



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





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%

A black and white photograph of a hand dropping a coin into a stack of coins on a table. The hand is positioned in the upper right, with the coin falling towards the center. Several stacks of coins are visible on the table, with some scattered coins in the foreground. The background is blurred, showing a person's arm and a glass. A red curved shape is at the bottom of the image.

Customer & Product Profile

Core Customer Segments And Target Profiles



T A R G E T



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

A black and white photograph of a hand in a suit jacket dropping a coin into a stack of coins. The background is blurred, showing a desk with a pen and other items. The bottom of the image has a red curved overlay.

**Governance, Management &
Capital Confidence**



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. Aneasha 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.

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



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.

Prior Experiences :
Executive Director at Canara Bank.



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.

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



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 :
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



Mr. Piyush Somani
Chief Treasury Officer

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



Mr. Kuldeep Singh
Chief Business Officer

Experience : 18+ years
Qualification : MBA & BE



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



Mr. Priya Kadyan
Associate Vice President
- Audit

Experience : 14+ years
Qualification : CA



Mr. Arun Sengar
Operation Head

Experience : 16+ years
Qualification : BSC



Experienced Senior Management Team (2/2)



Mr. Sanjay Ojha
National Collection Head
Experience : 15+ years
Qualification : LLB



Mr. Shubham Sogani
Zonal Head - Legal
Experience : 12+ years
Qualification : LLB, B.Com



Mr. Kshitij Agarwal
AVP – Human Resources
Experience : 17+ years
Qualification : MBA



Mr. Siddharth Modi
Vice President - IT
Experience : 9+ years
Qualification : B.Tech



Mr. Shubham Gupta
DVP - Treasury
Experience : 9+ years
Qualification : CA, B.Com



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 इंडिया • YOUR OWN BANK



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत खरारत आ उदय



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)



Formerly The Catholic Syrian Bank Ltd.



kotak
Kotak Mahindra Bank



DCB BANK



YOUR PERFECT BANKING PARTNER



SOUTH
INDIAN Bank



Bandhan Bank
Aapka Bhalai, Sabki Bhalai.



Always You First.



SBM bank



KVB Karur Vysya Bank
Smart way to bank

IndusInd Bank

Small Finance Banks (7)



NBFC & FI's (21)



Our Lenders (3/3)



NBFC & FI's (21)



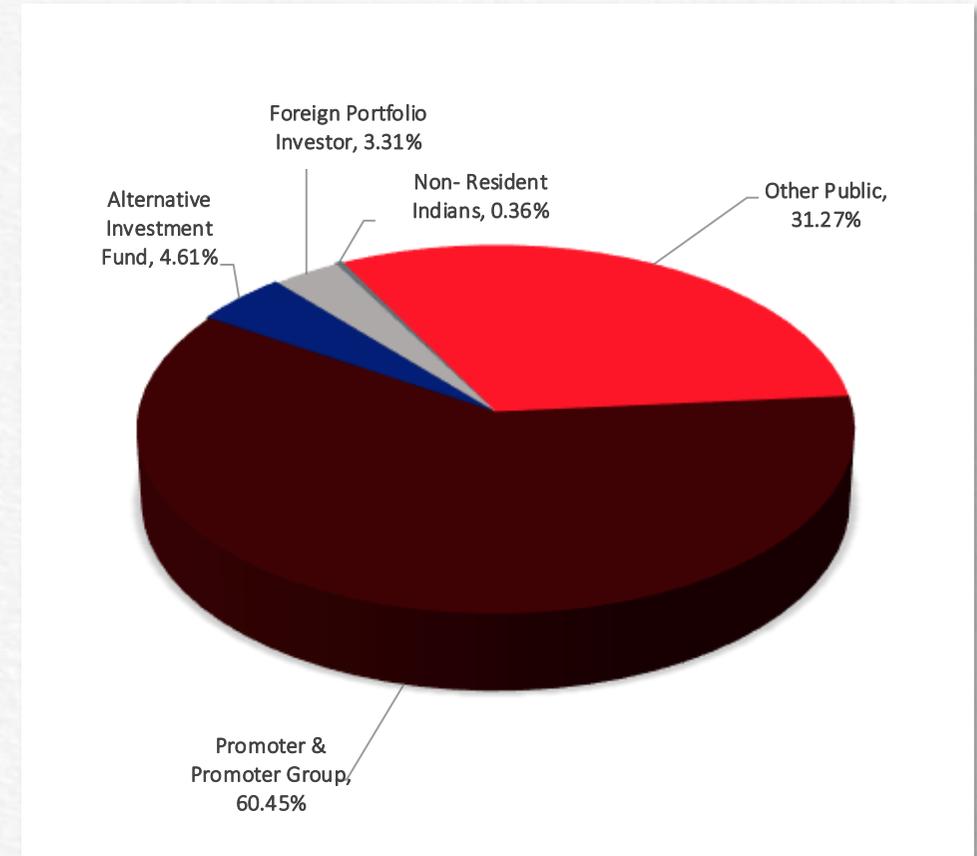
NABKISAN FINANCE LIMITED
(a subsidiary of NABARD)



Shareholding Pattern – Q3 FY26



Category	As on December 31 st , 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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+91 99718 9939