



LAXMI INDIA FINANCE LIMITED

(Formerly Known as Laxmi India Finance Private Limited)

Ref. No.: LIFL/SLC/2026-27/11

Date: May 13, 2026

To,
Listing Compliance Department
BSE Limited
Phiroze Jeejeebhoy Towers, Dalal Street
Mumbai -- 400 001 (Maharashtra)
Scrip Code: 544465, 975797, 977574

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

Subject: Outcome of Board Meeting held on Wednesday, May 13, 2026

Ref: Regulation 30, 33, 51 and 52 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR")

Dear Sir/Ma'am,

This is to inform you that pursuant to the provisions of Regulation 30, 33, 51 and 52(4) read with Schedule III of the SEBI LODR, the Board of Directors ("Board") of Laxmi India Finance Limited (Formerly known as Laxmi India Finance Private Limited) ("the Company") at its meeting held today i.e. **Wednesday, May 13, 2026**, has *inter-alia*, transacted the following:

1. Approved the Audited Financial Results of the Company for the quarter and financial year ended on March 31, 2026 along with Statement of Assets & Liabilities as on March 31, 2026 and Statement of Cash Flows for the year ended on March 31, 2026 and took on record the Auditor's Report thereon with unmodified opinion, duly reviewed by the Audit Committee.

In relation to above, please find enclosed the following:

- i. Audited Financial Results of the Company for the quarter and financial year ended on March 31, 2026 along with Statement of Assets & Liabilities as on March 31, 2026 and Statement of Cash Flows for the year ended on March 31, 2026 with unmodified opinion provided by M/s. S.C. Bapna & Associates, Statutory Auditors of the Company in compliance with Regulation 33 and Regulation 52 of the SEBI LODR.
- ii. Declaration in compliance with Regulation 33(3)(d) and 52(3)(a) of the SEBI LODR.
- iii. Disclosures under Regulation 52(4) of the SEBI LODR.
- iv. Statements indicating the utilization of issue proceeds of Non-Convertible Securities and material deviations (if any) in the use of issue proceeds of Non - Convertible Securities from the objects of the issue pursuant to Regulation 52(7) and 52(7A) of the SEBI LODR read with SEBI Master Circular SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2025/000000103 dated July 11, 2025 for the quarter ended on March 31, 2026.
- v. Disclosure of Security Cover pursuant to Regulation 54(2) and 54(3) read with Regulation 56(1) (d) of the SEBI LODR in the format as specified by the Securities and Exchange Board of India vide Master Circular SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated August 13, 2025.
- vi. Statement of deviation(s) or variation(s) in utilization of issue proceeds of public issue for the quarter ended on March 31, 2026 pursuant to Regulation 32(1) of the SEBI LODR.

The extract of said Audited Financial Results along with a quick response code and the details of the webpage where complete Audited Financial Results of the company can be accessed, would also be published in the newspapers in compliance with Regulation 47 of the SEBI LODR.



Registered & Corporate Office: 2, DFL, Gopinath Marg, M. I. Road, Jaipur-302 001, Rajasthan India

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8265826531

0141-4031166

CIN: L65929RJ1996PLC073074

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2. Subject to the approval of shareholders of the Company in ensuing Annual General Meeting, approved the limit for issuance of Non-Convertible Debentures on private placement basis in one or more tranches under Section 42 and 71 of the Companies Act, 2013 for an amount not exceeding Rs. 400,00,00,000/- (Rupees Four Hundred Crores Only) upto a period of one year from the date of passing of special resolution.
3. Based on the recommendation of Audit Committee approved, the appointment of M/s V.M. & Associates, Company Secretaries (FRN: P1984RJ039200) peer reviewed firm of Company Secretaries in Practice as Secretarial Auditors of the Company for a first term of five (5) consecutive years commencing from April 01, 2026 to March 31, 2031, subject to further approval of the shareholders at the ensuing Annual General Meeting of the Company. The details as required under Regulation 30 of the SEBI LODR read with SEBI Master Circular HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026, is enclosed herewith as an **Annexure-A**.
4. Based on the recommendation of Nomination and Remuneration Committee, approved the appointment of Mr. Yogesh Garg, as the Vice President – HR, forming part of Senior Management Personnel of the Company. The details as required under Regulation 30 of the SEBI LODR read with SEBI Master Circular HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026, is enclosed herewith as an **Annexure-B**.

Further, in accordance with the provisions of Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 and Code of conduct to regulate, monitor and report trading by designated persons and immediate relatives of designated persons ("the Code") adopted by the Company for Prevention of Insider Trading, the trading window for dealing in securities of the Company by the designated persons and their immediate relatives shall be open after 48 hours of declaration of Audited Financial Results of the Company for the quarter and financial year ended on March 31, 2026.

The above said Board Meeting commenced at **02:00 P.M.** and concluded at **05:50 P.M.**

The above information is also being uploaded on the Company's website at: <https://lifc.co.in/>

We request you to kindly take on record the aforesaid information.

Thanking you,

Yours faithfully,

For Laxmi India Finance Limited
(Formerly known as Laxmi India Finance Private Limited)



Sourabh Mishra
Company Secretary & Chief Compliance Officer
M. No.: A51872

Encl.: As above

CC: -1) IDBI Trusteeship Services Limited Ground Floor, Universal Insurance Building, Sir Phirozshah Mehta Rd, Fort, Mumbai, Maharashtra 400001	2) Acuite Ratings & Research Limited A-812, The Capital, G-Block, BKC, Bandra (East), Mumbai – 400 051	3) Mitcon Credentia Trusteeship Services Limited 1402/1403, 14th Floor, Dalamal Tower, B-Wing, Free Press Journal Marg, 211, Nariman Point, Mumbai – 400021
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Independent Auditor's Report on the Audited Annual Financial Results for the year ended March 31, 2026 of Laxmi India Finance Limited (Formerly known as Laxmi India Finance Private Limited) pursuant to Regulation 33 and 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosures Requirements) Regulations, 2015 (as amended).

**To the Board of Directors of
Laxmi India Finance Limited**

Opinion

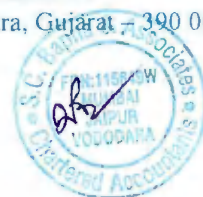
1. We have audited the accompanying annual financial results of Laxmi India Finance Limited ('the Company') for the year ended March 31, 2026, ('the Statement') attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 and 52 of the Securities and Exchange Board of India ("the SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations").
2. In our opinion and to the best of our information and according to the explanations given to us, the Statement:
 - 2.1. Presents Financial Results in accordance with the requirements of Regulation 33 and 52 of the Listing Regulations, and
 - 2.2. Gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards (Ind AS) under section 133 of the Companies Act, 2013 ('the Act'), read with the Companies (Indian Accounting Standards) Rules, 2015, the relevant circulars, guidelines and directions issued by the Reserve Bank of India ('RBI') from time to time (RBI Guidelines) and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information for the year ended March 31, 2026.

Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under section 143(10) of the Companies Act, 2013 ('the Act'). Our responsibilities under those SAs are further described in the "Auditor's Responsibilities for the Audit of the Financial Results" section of our report. We are independent of the Company in accordance with the Code of

Offices:

- Jaipur : "Arihant", C-44/45, Greater Kailash Colony, Lal Kothi, Tonk Road, Jaipur, Rajasthan – 302 015
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- Vadodara : 74-76, Gayatri Chambers, R C Dutt Road, Near Railway Station, Alkapuri, Vadodara, Gujarat – 390 005
Phone : 0265-2331056 / 2334365
- New Delhi : Plot No. 3-Th-78, No. A4, Maidan Garhi, New Delhi – 110 068
- Udaipur : Second Floor, 2 Hazareshwar Colony, Hospital Road, Udaipur-313001



Ethics issued by the Institute of Chartered Accountants of India ("ICAI") together with the ethical requirements that are relevant to our audit of the statement under the provisions of the Act and the rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

Board of Director's Responsibilities for the Financial Results

4. This Statement has been prepared on the basis of the annual audited financial statements and has been approved by the Company's Board of Directors. The Company's Board of Directors are responsible for the preparation and presentation of the Statement that gives a true and fair view of the net profit after tax and other comprehensive income and other financial information, in accordance with the recognition and measurement principles laid down in Ind AS prescribed under section 133 of the Act, read with the Companies (Indian Accounting Standards) Rules, 2015, RBI Guidelines and other accounting principles generally accepted in India, and in compliance with Regulation 33 and 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that gives a true and fair view and is free from material misstatement, whether due to fraud or error.
5. In preparing the Statement, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern, and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.
6. The Board of Directors is also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Results

7. Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's

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report that includes our opinion. Reasonable assurance is a **high level of assurance**, but is not a **guarantee** that an audit conducted in accordance with SAs, will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this Statement.

8. As part of an audit in accordance with the SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
- 8.1. Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
 - 8.2. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion through separate report on the complete set of financial statements on whether the Company has in place an adequate internal financial control with reference to financial statements in place and the operating effectiveness of such controls.
 - 8.3. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
 - 8.4. Conclude on the appropriateness of the Management and the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
 - 8.5. Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.

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9. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
10. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

11. The Statement includes the Financial Results for the quarter ended March 31, 2026 being the balancing figures between the audited figures in respect of the full financial year ended March 31, 2026 and the published unaudited year-to-date figures up to the third quarter of the current financial year, which were subject to limited review by us.
12. The Statement dealt with by this report have been prepared for the express purpose of filing with Bombay Stock Exchange (BSE) and National Stock Exchange of India Ltd. (NSE). This statement is based on and should be read with the Audited Financial Statements of the Company, for the year ended March 31, 2026 on which we have issued an unmodified audit opinion vide our report dated May 13, 2026.

Our opinion on the Statement is not modified in respect of these matters.

For S.C Bapna & Associates
Chartered Accountants
Firm's Regn. No.115649W

Deepika

Deepika Nalwaya
Partner

Membership No. 407184

UDIN: 26 407184 YHSAEW6460



Place: Jaipur

Date: 13.05.2026

Offices:

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CIN: L65929RJ1996PLC073074

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Email Id: info@lifc in website: www.lifc.co.in Ph. No. 0141-4031166, 4033635

Statement of Financial Results for the Quarter and Year ended Mar 31, 2026
Statement of Profit and Loss

(₹ in Lakhs)

Particulars	Quarter Ended			Year ended	
	For Quarter ended Mar 31, 2026 (Unaudited)	For Quarter ended Dec 31, 2025 (Unaudited)	For Quarter ended Mar 31, 2025 (Unaudited)	For Year ended Mar 31, 2026 (Audited)	For Year ended Mar 31, 2025 (Audited)
Revenue from Operations					
Interest Income	8,836.63	7,198.63	7,194.18	29,912.25	23,131.24
Fees and commission Income	499.77	499.77	330.94	1,346.34	1,346.34
Net Gain/(Loss) On Fair Value Changes	(51.95)	289.39	(97.01)	237.43	93.68
Total Revenue from Operations	9,284.45	7,883.23	7,427.11	31,702.72	24,571.26
Other Income	61.97	99.17	64.72	256.29	232.51
Total Income (I+II)	9,346.42	7,982.40	7,491.83	31,959.01	24,803.77
Expenses:					
Finance Costs	3,625.22	3,403.48	3,166.72	13,734.02	11,462.74
Impairment on financial instruments	254.56	718.43	444.24	1,405.40	1,189.06
Employee Benefits Expense (Refer note no 10)	1,916.82	1,978.17	1,409.10	7,250.64	5,402.73
Depreciation & Amortisation Expense	68.65	63.98	56.98	229.27	190.05
Net Loss On Fair Value Changes	-	(66.76)	-	-	-
Other Expenses	773.30	542.30	516.91	2,734.97	1,823.68
Total Expenses (IV)	6,638.55	6,639.60	5,593.95	25,354.30	20,068.26
Profit/(Loss) before Exceptional Items & Tax (III-IV)	2,707.87	1,342.80	1,897.88	6,604.71	4,735.51
Exceptional Items					
Profit/(Loss) Before Tax (V-VI)	2,707.87	1,342.80	1,897.88	6,604.71	4,735.51
Tax Expense:					
Current Tax	536.35	482.63	371.57	1,983.89	1,506.00
Deferred Tax	119.90	(151.07)	69.29	(359.95)	(364.46)
Income Tax for Earlier Year	-	5.03	-	5.03	(6.47)
Total Tax Expenses (VIII)	656.24	336.58	440.86	1,628.97	1,135.07
Profit/(loss) for the year (VII-VIII)	2,051.63	1,006.22	1,457.02	4,975.74	3,600.44
Other Comprehensive Income					
(A) Items that will not be reclassified to profit or loss					
- Remeasurement Gains/(Losses) on Defined Benefit Plans	8.21	(3.26)	(7.33)	(10.89)	(12.59)
- Income tax on above	(2.07)	0.82	1.84	2.74	3.17
Subtotal(A)	6.15	(2.44)	(5.48)	(8.15)	(9.42)
(B) Items that will be reclassified to profit or loss					
Subtotal(B)					
Total Other Comprehensive Income for the period (A+B)	6.15	(2.44)	(5.48)	(8.15)	(9.42)
Total Comprehensive Income for the period (IX+XI)	2,057.78	1,003.78	1,451.52	4,967.59	3,591.01
Paid up Equity Share Capital, Other Equity	2613.39	2613.39	2090.72	2613.39	2090.72
Earnings per Equity Share:*				43933.96	23698.42
Basic (in ₹)	4.06	1.90	4.55	10.20	8.78
Diluted (in ₹)	4.05	1.90	4.55	10.20	8.78
Nominal Value of Equity Shares	5.00	5.00	5.00	5.00	5.00

* Not annualized for the Quarter/half year



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Balance Sheet
As at Mar 31, 2026

(₹ in lakhs)

Particulars	As at Mar 31, 2026	As at Mar 31, 2025
I. ASSETS		
(1) Financial Assets		
(a) Cash and Cash Equivalents	4,235.64	10,242.99
(b) Bank balance other than Cash and cash equivalents	9,292.25	11,233.93
(c) Receivables	20.87	17.12
(d) Loans	1,48,009.61	1,12,691.15
(e) Investments	15,891.27	2,927.41
(f) Other Financial Asset	1,852.53	2,181.51
Total Financial Assets	1,79,302.17	1,39,294.10
(2) Non-Financial Assets		
(a) Current tax Assets	34.11	34.62
(b) Deferred tax Assets (Net)	421.80	-
(c) Property, Plant and Equipment	1,706.54	1,276.35
(d) Capital Work in progress (CWIP)	-	-
(e) Intangible Assets under development	2.37	4.98
(f) Other Intangible Assets	7.61	7.86
(g) Other Non-financial assets	303.36	633.94
Total Non-financial Assets	2,475.79	1,957.75
Total Assets	1,81,777.96	1,41,251.85
II. LIABILITIES AND EQUITY		
Liabilities		
(1) Financial Liabilities		
(a) Payable		
(i) Trade Payables		
- total outstanding dues of micro enterprises and small enterprises	2.61	2.61
- total outstanding dues of creditors other than micro enterprises and small enterprises	152.01	192.21
(ii) Other Payables		
- total outstanding dues of micro enterprises and small enterprises	-	-
- total outstanding dues of creditors other than micro enterprises and small enterprises	131.83	134.60
(b) Debt Securities	6,156.10	2,738.55
(c) Borrowings (Other than Debt Securities)	1,26,778.97	1,10,172.89
(d) Subordinated Liabilities	796.13	794.87
(e) Other Financial Liabilities	709.39	879.17
Total Financial Liabilities	1,34,727.03	1,14,914.90
(2) Non-Financial Liabilities		
(a) Current Tax Liabilities	35.08	67.43
(b) Provisions	269.40	155.73
(c) Deferred Tax Liabilities (Net)	-	129.67
(d) Other Non-financial liabilities	199.09	194.98
Total Non-Financial Liabilities	503.57	547.81
Total liabilities	1,35,230.61	1,15,462.71
Equity		
(a) Equity Share capital	2,613.39	2,090.72
(b) Other Equity	43,933.96	23,698.42
Total Equity	46,547.35	25,789.14
Total Liabilities and Equity	1,81,777.96	1,41,251.85



[Handwritten Signature]



Laxmi India Finance Limited

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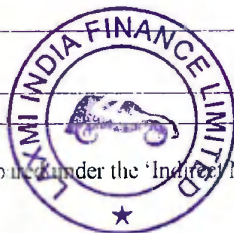
Statement of Cashflows

(₹ in lakhs)

Particulars	For the period ended Mar 31, 2026		For the period ended Mar 31, 2025	
A. Cash Flow from Operating Activity				
Profit before tax		6,604.71		4,735.51
Adjustments for:				
Depreciation, Amortisation & Impairment	229.27		190.05	
Fair Value change of Investments	(177.65)		(3.39)	
Impairment on financial instruments	1,405.40		1,189.06	
Finance Cost on Lease Liability	25.05		18.06	
Income on Derecognised (assigned) Loans	(752.65)		(808.98)	
Upfront Gain on ARC	(137.48)		1.11	
Interest income on Security deposit	(0.72)		(0.55)	
Provision for Gratuity	94.79		25.06	
Employee share based payment expenses	64.84		41.03	
Gain on Lease Liabilities	-		(0.92)	
(Gain)/Loss on Disposal of Fixed Assets	(7.07)		(0.84)	
		745.76		649.69
Operating profit before working capital changes		7,348.48		5,385.20
Adjustment for :				
(Increase)/decrease in Loans	(36,478.26)		(32,268.09)	
(Increase)/decrease in Receivables	(3.75)		14.22	
(Increase)/decrease in other financial assets	1,046.82		1,064.64	
(Increase)/decrease in Bank balance other than Cash and cash:	1,941.68		(3,937.65)	
(Increase)/decrease in non financial assets	330.50		(448.00)	
Increase/(decrease) in other financial liabilities	(135.57)		286.30	
Increase/(decrease) in non financial liabilities	4.11		26.48	
Increase/(decrease) in Payables	(42.97)		88.88	
Increase/(decrease) in current tax liabilities	-		(61.05)	
Increase/(decrease) in provisions	-		0.41	
Total of changes in working capital		(33,337.44)		(35,233.86)
Cash generated from operations		(25,988.96)		(29,848.66)
Income Tax Paid(net of refund)		(2,010.19)		(1,277.76)
Net Cash from/(used in) Operating Activity (A)		(27,999.15)		(31,126.42)
B. Cash Flow from Investing Activity				
Purchase/Sales of property, plant and equipment and intangible		(649.52)		(365.79)
Purchase/Sale of Investments		(12,786.21)		(1,472.92)
Net Cash Flow from/(used in) Investing Activity (B)		(13,435.75)		(1,838.71)
C. Cash Flow from Financing Activity				
Issue of equity shares		522.68		104.44
Share Premium on issue of equity shares		15,993.97		1,879.85
Proceeds from / (Repayment of) Borrowings		16,606.08		34,799.02
Proceeds from / (Repayment of) Subordinated Liability		1.25		1.32
Proceeds from / (Repayment of) debt securities		3,417.55		2,238.34
Expenses related to Capital Issuance		(1,054.71)		-
Payment of Lease Liabilities		(59.26)		(41.83)
Net Cash Flow from Financing Activity (C)		35,427.55		38,981.13
Net increase in cash and cash equivalents (A+B+C)		(6,007.35)		6,015.99
Cash and cash equivalents at the beginning of the year		10,242.99		4,227.00
Cash and cash equivalents at the close of the year		4,235.64		10,242.99
Net increase in cash and cash equivalents		(6,007.35)		6,015.99

Cash and Cash Equivalent includes:-

Particulars	As at Mar 31, 2026
Cash in hand	73.29
Balances with Bank	4,162.35
Total	4,235.64



Note: The above Statement of Cash Flows has been prepared under the 'Indirect Method' as set out in Ind AS 7, 'Statement of Cash Flows'.

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Laxmi India Finance Limited
(Formerly Known as Laxmi India Finance Private Limited)

CIN: L65929RJ1996PLC073074

Regd Office - 2, DFL, Gopinath Marg, M.I. Road, Jaipur, 302001- Rajasthan, India

Email Id. info@lifc.in website: www.lifc.co.in Ph. No. 0141-4031166, 4033635

Notes:

- 1 The company has prepared Audited financial results (the "Statement") in accordance with the recognition and measurement principles laid down in Indian Accounting Standard-34 Interim Financials Reporting as prescribed under Section 133 of the Companies Act, 2013 (the "Act") read with Companies (Indian Accounting Standards), Rules 2015, amended from time to time, and other accounting principles generally accepted in India, the circular, guidelines and directions issued by RBI from time to time and in compliance with the format prescribed under Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015, as amended.
- 2 The above Financial Results has been reviewed and recommended by the Audit Committee at the meeting held on May 13, 2026 and thereafter approved by the Board of Directors at their meeting held on May 13, 2026 in accordance with the requirements of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The above results for the quarter and year ended March 31, 2026 have been reviewed by the Statutory Auditors of the Company. Above results are being filed with the Bombay stock exchange ("BSE"), National stock exchange ("NSE") and are also available on the Company's website www.lifc.co.in.

The figures for the quarter ended March 31, 2026 are the balancing figures between audited figures in respect of year ended March 31, 2026 and unaudited figure for nine month ended Dec 31, 2025.

- 3 The Company operates in a single reportable segment i.e. lending to customers having similar risks and returns for the purpose of Ind AS 108 on "Operating Segments". The Company operates in a single geographic segment i.e. domestic.
- 4 The Reserve Bank of India has issued the Master Direction – Reserve Bank of India (Non-Banking Financial Company– Registration, Exemption and Framework for Scale Based Regulation) Directions, 2025 as amended. The Master Directions categorises NBFCs in Base Layer (NBFC-BL), Middle Layer (NBFC-ML), Upper Layer (NBFC-UL), Top Layer (NBFC-TL). The Company is categorised under "Middle Layer" pursuant to the Master Directions.
- 5 The Company has raised equity capital on Aug 5, 2025 through Initial Public Offer (IPO), of 16,092,195 equity shares of Rs. 5 each, comprising a fresh issue of 10,453,575 equity shares and 5,638,620 equity shares offered for sale by the selling shareholders. The equity shares were issued at a price of Rs. 158 per equity share (including a Share Premium of Rs. 153 per equity share). Pursuant to the aforesaid allotment of equity shares, the issued, subscribed and paid-up capital of the Company stands increased to Rs. 522.68 lakhs (1,04,53,575 Equity shares of Rs 5 each) and securities premium stands increased to Rs. 15,993.97 lakhs. The Company's equity shares were listed on National Stock Exchange of India Limited and on BSE Limited on Aug 5, 2025.

The details of utilization of the IPO proceeds (fresh issues) of Rs. 16516.65 lakhs in as follows:

Sr. No.	Objects of the issue as per prospectus	Amount to be utilized (Net)	Amount utilized upto Mar 31, 2026	Total Amount unutilized upto Mar 31, 2026
1	Meet future capital requirements towards onward lending	15,158.55	15,158.55	-
2	Estimated IPO Expenses*	1,358.09	1,358.09	-
	Total	16,516.64	16,516.64	-

*Estimated IPO expenses are till 31st March 2026 only

- 6 Disclosure in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "Listing Regulations, 2015) for the year ended Mar 31, 2026 is attached as Annexure.
- 7 All listed Non-Convertible Debentures of the Company are secured by first and exclusive charge on receivables of the Company by way of hypothecation to the extent of maximum 100% or higher of the amount outstanding as stated in Information Memorandum and key information document. Further, the Company has maintained asset cover as stated in the offer document which is sufficient to discharge the principal amount at all times for the non-convertible debt securities issued.
- 8 The Company is not a large corporate as per the criteria given under SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021(as amended from time to time) and hence the disclosure in respect of said circular is not applicable.
- 9 Disclosure pursuant to the RBI circular-Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions, 2025 and Reserve Bank of India (Non-Banking Financial Companies - Financial Statement - Presentation & Disclosure) Direction 2025 dated Nov 28, 2025, as amended.
- 9.1 Company has transferred loans not in default through assignment during the period ended Mar 31, 2026.

Particulars	As at Mar 31, 2026
No of Loan account Assigned	972
Total Amount of Loan (Rs in Lacs)	4,117.39
Assigned Part of Loan Assigned (Rs in Lacs)	3,499.78
Retention of beneficial economic interest (MRR) (Rs. In Lacs)	617.61
Weighted average maturity (Residual Maturity)	54 Months Approx
Weighted average holding period	14 Months Approx
Coverage of tangible security coverage	100%
Rating-wise distribution of rated loans	Unrated

- 9.2 Details of acquired through assignment in respect of loans not in default during the year ended March 31, 2026:

Particulars	As at Mar 31, 2026
No of Loan account Assigned	4251
Total Amount of Loan (Rs in Lacs)	3,192.95
Assigned Part of Loan Acquired (Rs in Lacs)	2,873.65
Retention of beneficial economic interest (MRR) (Rs. In Lacs)	319.29
Weighted average maturity (Residual Maturity)	28 Months Approx.
Weighted average holding period	12 Months Approx.
Coverage of tangible security coverage	100%
Rating-wise distribution of rated loans	Unrated



[Handwritten Signature]



Details of acquired through assignment in respect of loans not in default during the quarter ended March 31, 2026:

Particulars	Period ended Mar 31, 2026
Number of Loan Accounts assigned	210
Total Amount of Loan (Rs in Lacs)	164.64
Assigned Part of Loan Acquired (Rs in Lacs)	148.18
Retention of Beneficial Economic Interest (Average)	16.46
Weighted average maturity (Residual Maturity)	23 Months Approx.
Weighted average holding period	9 Months Approx.
Coverage of Tangible Security Coverage	100%
Rating wise Distribution of rated Loans	Unrated

9.3 Company has not acquired stressed loans during the period ended Mar 31, 2026

9.4 Company has transferred stressed loans during the year ended Mar 31, 2026

Particulars	As at Mar 31, 2026	
	To Asset Reconstruction Companies	
No. of accounts	NPA	SMA
Aggregate principal outstanding of loans transferred*	544	525
Weighted average residual tenor of the loans transferred	1,505.27	1,943.85
Net book value of loans transferred (at the time of transfer)	Less than 4 years	Less than 4 years
Aggregate consideration	1,102.60	1,936.08
Additional consideration realized in respect of accounts transferred in earlier years	1,279.48	1,652.27
	-	-

* Company had sold Stress loan assets in which write off assets was ₹ 276.92 Lakhs for the year ended Mar 31, 2025

10 Effective November 21, 2025, the Government of India notified the four Labour Codes -the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, and the Occupational Safety, Health and Working Conditions Code, 2020 collectively referred to as the 'New Labour Codes' - consolidating 29 existing labour laws. The Ministry of Labour & Employment has published draft Central Rules and FAQs on December 30, 2025, to facilitate assessment of the financial impact arising from these regulatory changes. Under IND AS 19, changes to employee benefit plans arising from the New Labour Codes constitute plan amendments and they are required to be treated as past service costs and recognised as an expense in the statement of profit and loss. Accordingly, the New Labour Codes has resulted in an estimated increase in provision for employee benefits of Rs 44.67 lakhs as on 31st Dec 2025 and the same has been recognized under the head 'Employee Benefit Expenses in the year ended March 31, 2026. The Company continues to monitor the finalisation of Central & State Rules and clarifications from the Government on other aspects of the Labour Code and would provide appropriate accounting treatment on the basis of such developments as needed.

11 Co-Lending

The Company has entered into an agreement for Co-Lending, due to risk associate with such portfolio didn't derecognised loan portfolio from the loan books. As per IGAAP, these asset are required to be derecognise proportionately.

As per Ind AS, the asset should not be derecognised until and unless associated risk are not transferred entirely.

Company has entered Co-lending Arrangement in FY 2025-26. Disclosure As per Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions, 2025 RBI/DOR/2025-26/352 DOR.STR.REC.271/21.04.048 /2025-26 Dated on Nov 28, 2025 for the Year ended March 31, 2026 for the loans under the Co-lending arrangement are given Below:

Details of Co-lending Arrangements

Particulars	As at Mar 31, 2026
i) No. of CLA	1
ii) Yearly Quantum of CLA (Rs. In Lacs)	1500
iii) Disbursement ratio	90% by Laxmi India Finance Limited
iv) Agreed IRR	15% for Laxmi India Finance Limited
v) Maximum Interest charged from Customer	Maximum cap of 36% Per Annum
iv) Sharing of Other Income	As per Co-Lending Agreement
v) Broad sector in which CLA was made	Funding to SME for Business purposes or renovation/construction of immovable property (Loan shall be secured against mortgage of immovable property)
vi) Performance of loans under CLA	Only One Case disbursed in March 2026
vii) Default loss guarantee	5%

12 Interest Income is inclusive of Unrealized Gain/(loss) Booked on I/A Assignment done by the company. Impact of Such unrecognized Gain/(loss) on Profit & Loss and Balance Sheet is as follows;

Particulars	Quarter ended 31-Mar-26	Quarter ended 31-Mar-25	Year ended 31-Mar-26	Year ended 31-Mar-25
Impact Over Profit and Loss				
Increase/(Decrease) in Revenue	841.03	893.60	752.65	808.98
Increase/(Decrease) in Deferred Tax Expenses	211.67	224.90	189.43	203.60

13 The figures for the previous periods have been regrouped/ rearranged wherever necessary to conform to current period presentation.



For and on behalf of Board of Directors of
Laxmi India Finance Limited
(Formerly known as Laxmi India Finance Private Limited)

Deepak Baid
Managing Director
DIN: 03373264

Place: Jaipur
Date: 13 May 2026



LAXMI INDIA FINANCE LIMITED

(Formerly Known as Laxmi India Finance Private Limited)

Date: May 13, 2026

To,
Listing Compliance Department
BSE Limited
Phiroze Jeejeebhoy Towers, Dalal Street
Mumbai – 400 001(Maharashtra)
Scrip Code: 544465, 975797, 977574

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

Subject: Declaration under Regulation 33(3)(d) and 52(3)(a) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI LODR”)

Dear Sir/Ma'am,

Pursuant to the provisions of Regulation 33(3)(d) and 52(3)(a) of the SEBI LODR, we hereby declare that M/s. S.C. Bapna & Associates, (FRN:115649W) Statutory Auditors of the Company has issued an audit report with unmodified opinion on the audited financial results of the Company for the quarter and financial year ended on **March 31, 2026**.

We request you to kindly take the same on record.

Thanking You,

Yours faithfully,

**For Laxmi India Finance Limited
(Formerly known as Laxmi India Finance Private Limited)**

Gopal Krishan Sain
Chief Financial Officer



Registered & Corporate Office: 2, DFL, Gopinath Marg, M. I. Road, Jaipur-302 001, Rajasthan India

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0141-4031166

CIN: L65929RJ1996PLC073074

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LAXMI INDIA FINANCE LIMITED

(Formerly Known as Laxmi India Finance Private Limited)

Date: May 13, 2026

To,
Listing Compliance Department
BSE Limited,
Phiroze Jeejeebhoy Towers, Dalal Street,
Mumbai – 400 001 (Maharashtra)

Scrip Code: 975797, 977574

Sub: Submission of information as required under Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI LODR”), for the quarter and financial year ended on March 31, 2026

Dear Sir/Ma’am,

This is to inform you that the information as required to be given pursuant to the provisions of Regulation 52(4) of the SEBI LODR, are given along with the audited financial results of the company for the quarter and financial year ended on March 31, 2026 and its extract is given here as an **Annexure**.

We request you to kindly take on record the aforesaid information.

Thanking You,

Yours faithfully,

For Laxmi India Finance Limited
(Formerly known as Laxmi India Finance Private Limited)



Sourabh Mishra
Company Secretary & Chief Compliance Officer
M. No.: A51872

Encl.: A/a

Registered & Corporate Office: 2, DFL, Gopinath Marg, M. I. Road, Jaipur-302 001, Rajasthan India

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Information required under Regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, and for the quarter and Year ended on March 31, 2026:

S. N.	Particulars	Details
a.	Debt Equity Ratio: (Debt securities+Borrowings(other than debt securities)+Subordinated liability)/(Net Worth)	2.88
b.	Debt service coverage ratio	Not Applicable
c.	Interest service coverage ratio	Not Applicable
d.	Outstanding redeemable preference shares (quantity and value)	Not Applicable
e.	Capital redemption reserve/ Debenture Redemption Reserve	Not Applicable (According to Rule 18(7)(b)(iv)(A) of the Companies (Share Capital and Debentures) Rules,2014, as amended, no Debenture Redemption Reserve(DRR) is required to be created in the case of privately placed debentures issued by the Company)
f.	Net worth (Rs. In Lacs) : (Equity share capital + other equity- deferred expenses)	46468.58
g.	Net Profit after tax (including OCI net of tax) (Rs. In Lacs)	4967.58
h.	Earnings per share	
	a. Basic Earning per Share	10.20
	b. Diluted Earning per Share	10.20
i.	Current Ratio	Not Applicable
j.	Long term debt to working capital	Not Applicable
k.	Bad debts to Account receivable ratio	Not Applicable
l.	Current liability ratio	Not Applicable
m.	Total debts to total assets (in %)	73.57%
n.	Debtor's turnover	Not Applicable
o.	Inventory turnover	Not Applicable
p.	Operating margin (%)	Not Applicable
q.	Net profit margin (%)	15.54%
r.	Sector specific equivalent ratios:	
	a. Gross Stage-3 Asset(%)	2.13%
	b. Net Stage-3 Asset(%)	1.09%
	c. CRAR(%)	26.12%
	d. Liquidity Coverage Ratio:	Not Applicable

Note : Other ratios / disclosures such as debt service coverage ratio, interest service coverage ratio, outstanding redeemable preference shares (quantity and value), current ratio, capital redemption reserve, debenture redemption reserve, long term debt to working capital, bad debts to account receivable ratio, current liability ratio, debtors turnover, inventory turnover and operating margin(%) are not applicable/ relevant to the Company and hence not disclosed.

For and on Behalf of the Board of Directors of
Laxmi India Finance Limited
(Formerly known as Laxmi India Finance Private Limited)



Deepak Baid
Managing Director
DIN: 03373264

Place: Jaipur
Date: 13 May 2026



LAXMI INDIA FINANCE LIMITED

(Formerly Known as Laxmi India Finance Private Limited)

Date: May 13, 2026

To,
Listing Compliance Department
BSE Limited,
Phiroze Jeejeebhoy Towers, Dalal Street,
Mumbai – 400 001 (Maharashtra)
Scrip Code: 975797, 977574

Sub: Statement indicating the Utilization of the issue proceeds of Non-Convertible Securities under Regulation 52(7) and a Statement disclosing material deviation/variation (if any) in the use of issue proceeds of Non-Convertible Securities from the objects of the issue under Regulation 52(7A) of The Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI LODR”)

Dear Sir/Ma'am,

Pursuant to Regulation 52(7) and 52(7A) of the SEBI LODR read with SEBI Master Circular SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2025/0000000103 dated July 11, 2025, we are furnishing herewith the statement indicating the utilization of the issue proceeds of non-convertible securities along with a statement disclosing of material deviation/variation (if any) in the use of issue proceeds of Non-Convertible Securities from the objects stated in the offer documents of non-convertible securities issued by the Company for the quarter ended on March 31, 2026.

The aforesaid statements have been enclosed as an **Annexure-I**.

We request you to kindly take on record the aforesaid information.

Thanking You.

Yours faithfully,

For Laxmi India Finance Limited
(Formerly known as Laxmi India Finance Private Limited)



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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LAXMI INDIA FINANCE LIMITED

(Formerly Known as Laxmi India Finance Private Limited)

Annexure-I

Disclosure pursuant to Regulation 52 (7) of the SEBI LODR

A. Statement of Utilization of issue proceeds:

Name of the issuer	ISIN	Mode of fund raising (Public issues/Private Placement)	Type of Instrument	Date of raising Funds	Amount Raised (in Rs.)	Funds Utilized (in Rs.)	Any Deviation (Yes/No)	If 8 is Yes, Then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Laxmi India Finance Limited (Formerly known as Laxmi India Finance Private Limited)	INE06WU07072	Private Placement	Non-Convertible Debentures	February 24, 2026	50,00,00,000	50,00,00,000	NA	NA	NA
	INE06WU07064	NA	NA	NA	NA	NA	NA	NA	NA

B. Statement of deviation/ variation in the use of Issue proceeds

Particulars	Remarks
Name of listed entity	Laxmi India Finance Limited (Formerly known as Laxmi India Finance Private Limited)
Mode of fund raising	Private Placement
Type of instrument	Non-Convertible Debentures
Date of raising funds	As mentioned in above table
Amount raised (in crores)	As mentioned in above table
Report filed for quarter ended	March 31, 2026
Is there a deviation/ variation in use of funds raised?	NA
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	NA
If yes, details of the approval so required?	NA
Date of approval	NA
Explanation for the deviation/ variation	NA
Comments of the audit committee after review	NA
Comments of the auditors, if any	NA

Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:

Original object	Modified object, if any	Original allocation (Rs. in Crores)	Modified allocation, if any	Funds utilized (Rs. in Crores)	Amount of deviation/variation for the quarter according to applicable object (in Rs. Crore and in %)	Remarks, if any
						NA

Deviation could mean:



Registered & Corporate Office: 2, DFL, Gopinath Marg, M. I. Road, Jaipur-302 001, Rajasthan India



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LAXMI INDIA FINANCE LIMITED

(Formerly Known as Laxmi India Finance Private Limited)

- Deviation in the objects or purposes for which the funds have been raised.
- Deviation in the amount of funds actually utilized as against what was originally disclosed.

For Laxmi India Finance Limited
(Formerly known as Laxmi India Finance Private Limited)



Name of signatory: Sourabh Mishra
Designation: Company Secretary & Chief Compliance Officer
M. No.: A51872
Date: May 13, 2026



Registered & Corporate Office: 2, DFL, Gopinath Marg, M. I. Road, Jaipur-302 001, Rajasthan India



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CIN: L65929RJ1996PLC073074



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LAXMI INDIA FINANCE LIMITED

(Formerly Known as Laxmi India Finance Private Limited)

Date: May 13, 2026

To,
Listing Compliance Department
BSE Limited
Phiroze Jeejeebhoy Towers, Dalal Street
Mumbai – 400 001 (Maharashtra)

Scrip Code: 975797, 977574

Subject: Disclosure of Security Cover of Non-Convertible Debt Securities as per Regulation 54(2) and 54(3) read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI LODR”)

Dear Sir/Ma'am,

Pursuant to the provisions of Regulation 54(2) and 54(3) read with Regulation 56(1) (d) of the SEBI LODR, please find enclosed herewith the Security Cover Certificate for the period ended on March 31, 2026 in the format as specified by the Securities and Exchange Board of India vide Master Circular SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated August 13, 2025 as issued by the Statutory Auditors of the Company.

We request you to kindly take the same on record.

Thanking You,

Yours faithfully,

For Laxmi India Finance Limited
(Formerly known as Laxmi India Finance Private Limited)



Sourabh Mishra
Company Secretary & Chief Compliance Officer
M. No.: A51872

Encl.: As above

Registered & Corporate Office: 2, DFL, Gopinath Marg, M. I. Road, Jaipur-302 001, Rajasthan India

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CIN: L65929RJ1996PLC073074

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Certificate On Statement of Asset Cover and Compliance with Relevant Covenants in Respect of Listed Non-Convertible Debentures for the Period Ended March 31, 2026.

To
The Board of Directors
Laxmi India Finance Limited
2, DFL Tower, Gopinath Marg,
M.I. Road, Jaipur

1. We, S.C. Bapna & Associates, Chartered Accountants, Statutory Auditors of Laxmi India Finance Limited (the "Company"), have been requested by the Management of the Company to certify the book value of assets charged against the listed Secured Non-Convertible Debentures (NCDs) ("listed debt securities") issued by the Company mentioned in the accompanying "Statement of assets cover as on March 31, 2026" enclosed as Appendix-1 (the "Statement") and compliance with covenants / terms of issue in respect of listed debt securities of the Company as mentioned in the accompanying "Statement of assets cover and compliance with covenants as on March 31, 2026" ("Annexure A") for submission to the Securities and Exchange Board of India ("SEBI") pursuant to Regulation 54 and 56(1)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended vide circular no. SEBI/HO/DDHS-PoD1/P/CIR/2025/117 dated August 13, 2025, and to Debenture Trustees of the listed debt securities pursuant to Regulation 15(1)(t) of the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993, as amended from time to time, (together referred to as the "Regulations"). The Statement and Annexure A have been stamped by us for identification purposes only.

Responsibility of Management

2. The preparation of the accompanying Statement and Annexure A from the audited books of account, audited financial results of the Company for the Year ended March 31, 2026 and other relevant records and documents is solely the responsibility of the Management of the Company, including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes designing, implementing, and maintaining internal control relevant to the preparation and presentation of the Statement, and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.
3. The Management is also responsible for maintenance of asset cover and compliance with all the covenants of the respective Offer Document / Information Memorandum / Debenture Trust deeds in the manner as may be specified by SEBI and adherence with all other applicable conditions mentioned in the Regulations in connection with the Statement and Annexure A.

Offices:

- Jaipur : "Arihant", C-44/45, Greater Kailash Colony, Lal Kothi, Tonk Road, Jaipur, Rajasthan – 302005
Phone : 0141-4038223/ 2741824 / Fax : 0141-4034824 email : bapnasc@gmail.com
- Vadodara : 74-76, Gayatri Chambers, R C Dutt Road, Near Railway Station, Alkapuri, Vadodara, Gujarat – 390 005
Phone : 0265-2331056 / 2334365
- New Delhi : Plot No. 3-Th-78, No. A4, Maidan Garhi, New Delhi – 110 068
- Udaipur : Second Floor, 2 Hazareshwar Colony, Hospital Road, Udaipur-313001



4. Further, the Company's management is responsible for completeness and accuracy of the security cover and financial covenants as mentioned in the respective Offer documents / Information memorandum and Debenture Trust deeds

Auditor's Responsibility

5. Pursuant to the requirements of the SEBI regulations, it is our responsibility to provide reasonable assurance in form of conclusion that particulars contained in the Statement are in agreement with the audited financial results for the Year ended March 31, 2026, books of account and other relevant records and documents maintained by the Company as to whether:
- The particulars contained in the aforesaid statement with respect to book value of asset charged against listed debt securities issued by the Company are in agreement with the audited books of accounts, audited financial results for the Year ended March 31, 2026, and other relevant records and documents maintained by the Company and.
 - The Company has complied with covenants / terms of the issue in respect of listed debt securities of the Company as mentioned in the accompanying Annexure A. This does not include the evaluation of adherence by the Company with all the applicable guidelines of the Regulations, Offer documents / Information memorandum and Debenture Trust deeds.
6. We have Audited the financial results of the Company for the Year ended March 31, 2026, prepared by the Company pursuant to the requirements of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
7. We have Audited the financial results of the Company for the Year ended March 31, 2026, on which we issued an unmodified audit opinion vide our Audit report dated 13-05-2026 We have conducted our Audit in accordance with the Standard on auditing issued by Ministry of Corporate Affairs (MCA) and other authoritative pronouncements issued by The Institute of Chartered Accountants of India (ICAI).
8. Those Standards require that we plan and perform the audit to obtain moderate assurance as to whether the financial results are free of material misstatement. Our Audit was not planned and performed in connection with any transactions to identify matters that may be of potential interest to third parties.
9. We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.

Offices:

- Jaipur : "Arihant", C-44/45, Greater Kailash Colony, Lal Kothi, Tonk Road, Jaipur, Rajasthan – 302 015
Phone : 0141-4038223/ 2741824 / Fax : 0141-4034824 email : bapnasc@gmail.com
- Vadodara : 74-76, Gayatri Chambers, R C Dutt Road, Near Railway Station, Alkapuri, Vadodara, Gujarat – 390 005
Phone : 0265-2331056 / 2334365
- New Delhi : Plot No. 3-Th-78, No. A4, Maidan Garhi, New Delhi – 110 068
- Udaipur : Second Floor, 2 Hazareshwar Colony, Hospital Road, Udaipur-313001



10. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial results, and Other Assurance and Related Services Engagements.

Conclusion

11. Based on our examination as above and according to the information, explanation and representations provided to us by the Management of the Company, nothing has come to our attention that causes us to believe that:
- The particulars contained in the aforesaid Statement with respect to book value of asset charged against listed debt securities issued by the Company are not in agreement with the audited books of accounts, audited financial results for the Year ended March 31, 2026 and other relevant records and documents maintained by the Company and;
 - The Company has not complied with covenants / terms of the issue in respect of listed debt securities of the Company as mentioned in the accompanying Annexure A.

Restriction on Use

12. This certificate is addressed to and provided to the Board of Directors of the Company solely for the purpose of submission to Debenture Trustees and SEBI in accordance with the Regulations and should not be used for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this report is shown or into whose hands it may come without our prior consent in writing.
13. We have no responsibility to update this certificate for events and circumstances occurring after the date of this certificate.

For S.C Bapna & Associates

Chartered Accountants

Firm's Registration No.: 115649W

Deepika
Deepika Nalwaya

Partner

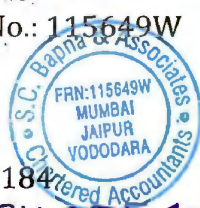
Membership No. 407184

UDIN: 26407184 SIE 502 8199

Date: 13-05-2026

Place: Jaipur

Encl. **Appendix-1** and **Annexure-A**.



Offices:

- Jaipur : "Arihant", C-44/45, Greater Kailash Colony, Lal Kothi, Tonk Road, Jaipur, Rajasthan – 302 015
Phone : 0141-4038223/ 2741824 / Fax : 0141-4034824 email : bapnasc@gmail.com
- Vadodara : 74-76, Gayatri Chambers, R C Dutt Road, Near Railway Station, Alkapuri, Vadodara, Gujarat – 390 005
Phone : 0265-2331056 / 2334365
- New Delhi : Plot No. 3-Th-78, No. A4, Maidan Garhi, New Delhi – 110 068
- Udaipur : Second Floor, 2 Hazareshwar Colony, Hospital Road, Udaipur-313001

Annexure A

Statement Of Asset Cover and Compliance with Covenants for The Period Ended March 31, 2026

[Asset Cover in Respect of Listed Debt Securities of the Listed Entity Under SEBI Circular SEBI/HO/DDHS-Pod1/P/CIR/2025/117 Dated August 13, 2025]

We hereby certify that:

A. The Listed Entity i.e., **Laxmi India Finance Limited** ('the Company') has vide its Board Resolutions, Information Memorandums / Offer Documents and under various Debenture Trust Deeds, issued the listed debt securities (Non-Convertible Debentures/ NCD's) and the amount outstanding as at March 31, 2026 is Rs. **61.56 crores** (Rs. 12.44 Crores against ISIN INE06WU07064 & Rs. 49.12 Crores against INE06WU07072) which includes accrued interest and EIR impact and as per **Exhibit 1**.

B. Assets Cover for Secured Debt Securities

- i. The financial results as on March 31, 2026, have been extracted from the audited books of account, audited financial results for the Year ended March 31, 2026, and other relevant records and documents maintained by the Company.
- ii. The Company maintains an asset cover of 1.10x or such higher asset cover required as per the terms of offer document/Information Memorandum. The details for security cover as per format prescribed by the SEBI vide circular dated 13 August 2025 is enclosed.

C. Compliance of all the Covenants / Terms of the Issue in Respect of Listed Debt Securities of the Listed Entity

We have examined the compliances made by the listed entity in respect of the following covenants/terms of the issue of the listed debt securities (NCDs) and certify that such covenants/terms of the issue have been complied by the listed entity:

1. Maintain 1.10x asset cover or more as per the terms of Offer Document/ Information memorandum and / or Debenture Trust Deed on total principal amount outstanding for the NCDs as on March 31, 2026.
2. Other covenants specified in Offer document/ Information Memorandum and / or Debenture Trust Deed in respect of outstanding NCDs as on March 31, 2026.

Offices:

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- Vadodara** : 74-76, Gayatri Chambers, R C Dutt Road, Near Railway Station, Alkapuri, Vadodara, Gujarat – 390 005
Phone : 0265-2331056 / 2334365
- New Delhi** : Plot No. 3-Th-78, No. A4, Maidan Garhi, New Delhi – 110 068
- Udaipur** : Second Floor, 2 Hazareshwar Colony, Hospital Road, Udaipur-313001



Notes:

- I. This Statement is prepared in accordance with the SEBI Circular dated August 13, 2025, bearing reference number SEBI/HO/DDHS-PoD1/P/CIR/2025/117.
- II. Other than that, stated above, there is no financial covenant specified in the Offer Document/ Information memorandum of the listed non-convertible debt securities that the Company needs to comply with.
- III. The assets offered as security are loans given by the Company and hence not eligible for market valuations.

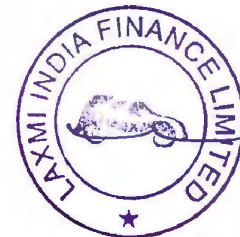
Exhibit 1

S.no	ISIN	Facility	Mode of Issue	Type of Charge	Outstanding Amount as on 31 st Mar 2026 (Rs. in Cr)
1.	INE06WU07064	Listed NCD	Private Placement	Secured	12.44*
2.	INE06WU07072	Listed NCD	Private Placement	Secured	49.12*

*Includes accrued interest and EIR impact

Place: Jaipur
Date: 13-05-2026

For Laxmi India Finance Limited



(Director)

Offices:

- Jaipur : "Arihant", C-44/45, Greater Kailash Colony, Lal Kothi, Tonk Road, Jaipur, Rajasthan – 302 015
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Appendix-1: Security cover certificate as on 31st Mar 2026 as per regulation of SEBI Listing Obligation & Disclosure Requirement, 2015 (as amended)
(All Amount in lakhs, except as stated otherwise)

Column A	Column B	Column C(i)	Column D(i)	Column E(ii)	Column F(i)	Column G(i)	Column H(i)	Column I (vii)	Column J	Column K	Column L	Column M	Column N	Column O			
Particulars	Description of asset for which this certificate is/are	E	Exclusive charge	Debt for which this certificate being issued	Debt for which this certificate being issued	Par-Passu Charge	Assets charged by pari passu debt holder (includes debt issued & other debt with pari passu charge)	Other assets on which there is pari passu charge (excluding items covered in column F)	Assets not offered as Security	Debt not backed by any assets offered as security (due to SLOD) as per dated August 13, 2025	Eligible amount (in negative)	{Total (C to H)}	Market Value for Assets charged on Collateral Basis	Carrying Book value of assets charge market value is not ascertainable applicable (For Eg. Bank Balance, DSHA market value is not applicable)	Market Value for Par-Passu Charge Assets	Carrying Book value for par passu charge assets whose market value is not ascertainable applicable (For Eg. Bank Balance, DSHA market value is not applicable)	Column O
		Book Value	Book Value	Yes/No	Book Value	Book Value	Book Value	Book Value									
ASSETS																	
Property, Plant and Equipment	-	-	-	NO	-	-	-	-	1706.54	-	-	1706.54	-	-	-	-	-
Capital Work-in-Progress	-	-	-	NO	-	-	-	-	0.00	-	-	0.00	-	-	-	-	-
Right of Use Assets/Other non financial assets	-	-	-	NO	-	-	-	-	0.00	-	-	0.00	-	-	-	-	-
Goodwill	-	-	-	NO	-	-	-	-	0.00	-	-	0.00	-	-	-	-	-
Intangible Assets	-	-	-	NO	-	-	-	-	7.61	-	-	7.61	-	-	-	-	-
Intangible Assets Under Development	-	-	-	NO	-	-	-	-	2.37	-	-	2.37	-	-	-	-	-
Investments	-	-	-	NO	-	-	-	-	15891.27	-	-	15891.27	-	-	-	-	-
Loans (Net of Provision)	-	6879.44	123600.47	NO	-	-	-	-	15891.27	-	-	140005.61	-	-	5,879.44	-	5,879.44
Inventories	-	-	-	NO	-	-	-	-	0.00	-	-	0.00	-	-	-	-	-
Trade Receivables	-	-	-	NO	-	-	-	-	4335.64	-	-	4335.64	-	-	-	-	-
Cash and Cash Equivalents	-	-	-	NO	-	-	-	-	1081.95	-	-	1081.95	-	-	-	-	-
Bank Balance Other than Cash and Cash Equivalents	-	-	8,210.30	NO	-	-	-	-	282.06	-	-	282.06	-	-	-	-	-
Other	-	-	-	NO	-	-	-	-	48087.74	-	-	48087.74	-	-	5,879.44	-	6,879.44
Total		6879.44	131810.77														
LIABILITIES																	
Debt Securities to which this certificate pertains		6156.10	-		-	-	-	-	-	-	-	6156.10	-	-	6,156.10	-	6,156.10
Other debt/sharing pari-passu charge with above debt		-	-		-	-	-	-	-	-	-	0.00	-	-	-	-	-
Other debt		-	-		-	-	-	-	-	-	-	0.00	-	-	-	-	-
Borrowing Bank		-	74387.14		-	-	-	-	13,668.75	-	-	86055.89	-	-	-	-	-
Debt Securities		-	-		-	-	-	-	0.00	-	-	0.00	-	-	-	-	-
Others		-	90851.02		-	-	-	-	7,955.64	1,114.54	-	99515.21	-	-	-	-	-
Trade Payables		-	-		-	-	-	-	154.62	-	-	154.62	-	-	-	-	-
Lease Liabilities		-	-		-	-	-	-	229.68	-	-	229.68	-	-	-	-	-
Provisions		-	-		-	-	-	-	269.40	-	-	269.40	-	-	-	-	-
Others		-	-		-	-	-	-	845.72	-	-	845.72	-	-	-	-	-
Total		6156.10	105238.16						27721.81	1114.54		135230.61			6,156.10		6,156.10
Cover on Book Value		1.12	1.25												1.12		1.12
Cover on Market Value																	
Exclusive Security Cover Ratio		1.12	1.25														



Note 1: The details of the loans/ receivables in the table above have been provided based on its carrying value/ book value in accordance with the SEBI Master Circular no. SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated August 13, 2025.

ii. All the Covenants/terms as mentioned in the offer document/information memorandum for listed non-convertible debentures issued by the company which are outstanding as on March 31, 2026 has been complied with.



LAXMI INDIA FINANCE LIMITED

(Formerly Known as Laxmi India Finance Private Limited)

Ref. No.: LIFL/SLC/2026-27/12
Date: May 13, 2026

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

Subject: Statement of Deviation(s) or Variation(s) in utilization of issue proceeds of Public Issue for the quarter ended on March 31, 2026 pursuant to Regulation 32(1) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI LODR”)

Dear Sir/Ma'am,

This is to inform you that the equity shares of the Company have been listed on BSE Limited and National Stock Exchange of India Limited with effect from August 05, 2025. Accordingly, pursuant to the provisions of Regulation 32(1) of SEBI LODR, we are enclosing herewith a Statement confirming that there has been no deviation or variation in the utilization of proceeds raised through issuance of equity shares by way of Initial Public Offer (IPO) for the quarter ended on March 31, 2026, in the format prescribed under SEBI Master Circular HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026.

We request you to kindly take on record the aforesaid information.

Thanking you,

Yours faithfully,

For Laxmi India Finance Limited
(Formerly known as Laxmi India Finance Private Limited)

Sourabh Mishra
Company Secretary & Chief Compliance Officer
M. No.: A51872



Encl.: As above



Registered & Corporate Office: 2, DFL, Gopinath Marg, M. I. Road, Jaipur-302 001, Rajasthan India



18001217747



8265826531



0141-4031166



CIN: L65929RJ1996PLC073074



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LAXMI INDIA FINANCE LIMITED

(Formerly Known as Laxmi India Finance Private Limited)

STATEMENT ON DEVIATION OR VARIATION FOR PROCEEDS OF PUBLIC ISSUE

Statement on deviation / variation in utilisation of funds raised	
Name of listed entity	Laxmi India Finance Limited (Formerly known as Laxmi India Finance Private Limited)
Mode of Fund Raising	Public Issue- Initial Public Offer (IPO)
Date of Raising Funds	August 01, 2025 (Being the date of allotment)
Amount Raised (in Crores)	Rs. 165.17
Report filed for Quarter ended	March 31, 2026
Monitoring Agency	Applicable
Monitoring Agency Name, if applicable	CARE Ratings Limited
Is there a Deviation / Variation in use of funds raised	No
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	NA
If Yes, Date of shareholder Approval	NA
Explanation for the Deviation / Variation	NA
Comments of the Audit Committee after review	Nil
Comments of the auditors, if any	Nil
Objects for which funds have been raised and where there has been a deviation, in the following table	



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LAXMI INDIA FINANCE LIMITED

(Formerly Known as Laxmi India Finance Private Limited)

Original Object	Modified Object, if any	Original Allocation (in Crores)	Modified allocation , if any	Funds Utilised (in Crores)	Amount of Deviation/Variation for the quarter according to applicable object	Remarks if any

NA

Deviation or variation could mean:

- (a) Deviation in the objects or purposes for which the funds have been raised or
- (b) Deviation in the amount of funds actually utilized as against what was originally disclosed or
- (c) Change in terms of a contract referred to in the fund raising document i.e. prospectus, letter of offer, etc.

For Laxmi India Finance Limited
(Formerly known as Laxmi India Finance Private Limited)



Sourabh Mishra
Company Secretary and 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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LAXMI INDIA FINANCE LIMITED

(Formerly Known as Laxmi India Finance Private Limited)

Annexure-A

Details required under Regulation 30 of the SEBI LODR read with SEBI Master Circular HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026

S. No.	Particulars	Details of change
1.	Name	M/s V. M. & Associates, Company Secretaries (FRN:P1984RJ039200)
1.	Reason for change viz. appointment, re-appointment, resignation, removal, death or otherwise	Appointment as Secretarial Auditors of the Company for a first term of five (5) consecutive years commencing from April 01, 2026 to March 31, 2031 subject to the further approval of the shareholders of the Company in ensuing Annual General Meeting pursuant to the provisions of Section 204 of the Companies Act, 2013 and Regulation 24A of the SEBI LODR.
2.	Date of appointment/re-appointment/cessation (as applicable) & term of appointment /re-appointment	Date of appointment: May 13, 2026, subject to the approval of shareholders in the ensuing Annual General Meeting of the Company. Term of appointment: First term of five (5) consecutive years commencing from April 01, 2026 to March 31, 2031.
3.	Brief profile (in case of appointment)	M/s V.M. & Associates (Firm Registration No.: P1984RJ039200 and Peer Review Certificate No.: 5447/2024) ("VM"/ "The firm") is a leading firm of Practicing Company Secretaries with over three decades of rich and diverse professional experience. Renowned for its commitment to excellence, the Firm specializes in Secretarial Audits, Due Diligence, IPO and a comprehensive range of advisory, representation and compliance services under Company Law, SEBI Regulations, FEMA Regulations, RBI Directions, Mergers & Acquisitions, amongst others. Over the years, VM has successfully catered to clients across a broad spectrum of industries including Banking, Financial Services, Information Technology, Leather, Textiles, Mining, Wire & Cables, Stock Broking, Education, Tourism, Real Estate, FMCG etc. Backed by a dedicated and highly skilled team of professionals, VM is committed to meeting the evolving expectations of the corporate sector, while upholding the highest standards of corporate governance and professional integrity.
4.	Disclosure of relationships between directors (in case of appointment of a director)	Not Applicable



Registered & Corporate Office: 2, DFL, Gopinath Marg, M. 1. Road, Jaipur-302 001, Rajasthan India



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LAXMI INDIA FINANCE LIMITED

(Formerly Known as Laxmi India Finance Private Limited)

Annexure-B

Details required under Regulation 30 of the SEBI LODR read with SEBI Master Circular HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026

S. No.	Particulars	Details of change
1.	Reason for change viz. appointment, re-appointment, resignation, removal, death or otherwise	Appointment of Mr. Yogesh Garg as the Vice President – HR, forming part of Senior Management Personnel of the Company.
2.	Date of appointment/re-appointment/cessation (as applicable) & term of appointment/re-appointment	Date of Appointment: May 13, 2026
3.	Brief profile (in case of appointment)	Mr. Yogesh Garg is an experienced Human Resources professional with over 18 years of experience in Human Resource Management. He possesses strong expertise in HR business partnering, talent acquisition, organizational development, employee engagement, and HR operations. He most recently served as HR Head – Business Partner at Altum Credo Home Finance, Pune, and previously as AVP – HR Business Partner Commercial and Transaction Banking at AU Small Finance Bank, where he contributed to succession planning, organizational development, employee engagement and organizational effectiveness. Mr. Yogesh Garg has also held key roles with Aavas Financiers Limited, Muthoot Microfin Limited, ICICI Securities Limited, HDFC Life, and Advance Steel Tubes Limited, managing end-to-end HR functions across regions. He has demonstrated leadership in building high-performing teams and driving HR automation and engagement initiatives. He holds an MBA in Human Resources and IT and a B.Sc. in Information Technology.
4.	Disclosure of relationships between directors (in case of appointment of a director)	Not Applicable



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