Ref No.: LIFL/SLC/2026-27/40
Date: September 16, 2026

To,
Listing Compliance Department
BSE Limited
Phiroze Jeejeebhoy Towers, Dalal Street
Mumbai – 400 001(Maharashtra)
Scrip Code: 544465, 975797, 977574, 978115, 978114

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: Proceedings of the 29th Annual General Meeting ("AGM/Meeting") of the members of Laxmi India Finance Limited (Formerly known as Laxmi India Finance Private Limited) (''the Company'') pursuant to Regulation 30 and 51 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations")

Dear Sir/Ma'am,

We wish to inform you that the **29th AGM** of the members of the Company was held on **Wednesday, September 16, 2026 at 04:30 P.M. (IST)** through Video Conferencing (VC) or Other Audio Visual Means (OAVM), wherein the businesses as mentioned in the Notice of the AGM dated **August 12, 2026**, were transacted.

In this regard, please find enclosed herewith the summary of proceedings of the **29th AGM** as per Regulation 30 and 51 of SEBI Listing Regulations as **Annexure-1**.

The above may also be accessed on the website of the Company at www.lifc.co.in.

You are requested to take the same on record.

Yours sincerely,

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

SOURABH MISHRA Digitally signed by SOURABH MISHRA Date: 2026.09.16 19:47:08 +05'30'

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

Annexure-1

SUMMARY OF PROCEEDINGS OF THE 29TH ANNUAL GENERAL MEETING OF THE MEMBERS OF LAXMI INDIA FINANCE LIMITED (FORMERLY KNOWN AS LAXMI INDIA FINANCE PRIVATE LIMITED) HELD ON WEDNESDAY, SEPTEMBER 16, 2026 AT 04:30 P.M. (IST) THROUGH VIDEO CONFERENCING (VC) OR OTHER AUDIO VISUAL MEANS (OAVM)

The 29th Annual General Meeting ("AGM/Meeting") of the Members of Laxmi India Finance Limited (Formerly known as Laxmi India Finance Private Limited) ("the Company") was held on **Wednesday, September 16, 2026** at **04:30 P.M. (IST)** through **Video Conferencing ("VC") or Other Audio-Visual Means ("OAVM")** in compliance with the applicable circulars issued by the Ministry of Corporate Affairs ("**MCA**") and as per the applicable provisions of the Companies Act, 2013 read with the rules made thereunder.

The Company had provided live webcast of the proceedings of the AGM through **MUFG Intime India Private Limited (Formerly known as Link Intime India Private Limited).**

Following Directors and Key Managerial Personnel were present at the AGM through VC:

Name of Directors and Key Managerial Personnel :	**Designation**
Mr. Deepak Baid	Managing Director
Mrs. Aneesha Baid	Whole-time Director
Mrs. Prem Devi Baid	Whole-time Director
Mr. Surendra Mehta	Independent Director and Chairman of the Nomination & Remuneration Committee and Stakeholders' Relationship Committee
Mr. Brijmohan Sharma	Independent Director
Mr. Anil Balkrishna Patwardhan	Independent Director and Chairman of the Audit Committee
Mr. Kalyanaraman Chandrachoodan	Independent Director
Mr. Sourabh Mishra	Company Secretary & Chief Compliance Officer
Mr. Gopal Krishan Sain	Chief Financial Officer

As per the attendance records, the meeting was attended by 65 members including authorized representatives.

Mr. Sourabh Mishra, Company Secretary & Chief Compliance Officer welcomed Members, Board members, Key Managerial Personnel, Senior Management Personnel, Auditors at the 29th AGM of the Company.

Thereafter, he briefed the members on the process of remote e-voting and informed that remote e-voting for AGM commenced on **Saturday, September 12, 2026 at 09:00 A.M. (IST)** and ended on **Tuesday, September 15, 2026 at 05:00 P.M. (IST).** The members who have not casted their vote earlier through remote e-voting were given an opportunity to cast their vote during the AGM through e-voting facility.

He informed the members that CS Manoj Maheshwari, Practicing Company Secretary (Membership FCS - 3355) has been appointed as a scrutinizer by the Board of Directors of the Company for scrutinizing remote e-voting process and e-voting during the AGM in a fair and transparent manner.

He then informed that the statutory registers, certificates, and other documents as required under various laws were made available electronically for inspection by the members.

The Company Secretary and Chief Compliance Officer further apprised the members that the notice convening the 29th AGM of the Company along with the Board's Report & annexures thereto and Auditors' Report thereon were circulated to all the members and with the permission of members, the same was taken as read.

He further informed the members that Ms. Deepika Nalwaya, representing M/s S.C. Bapna & Associates, Statutory Auditors and Mr. Manoj Maheshwari, representing M/s V.M. & Associates, Secretarial Auditors has also joined the meeting.

With the consent of the Directors present, Mr. Deepak Baid, Managing Director of the Company, was elected as Chairman of the Meeting. After ascertaining the requisite quorum as required under Section 103 of the Companies Act, 2013 being present, the Chairman called the meeting to order. He welcomed and extended warm greetings to all the Members, Board of Directors, Key Managerial Personnel, Senior Managerial Personnel, Auditors and other Invitees who had joined the AGM.

The Chairman, with immense pleasure and pride, informed the shareholders that the Company has achieved a significant milestone during the Financial Year 2025–26 with the successful listing of its Equity Shares on the National Stock Exchange of India Limited ("NSE") and BSE Limited ("BSE") on August 05, 2025.

He expressed his sincere gratitude to the regulators, shareholders, customers, lenders, business partners, and all other stakeholders for their continued trust and support, and reaffirmed the Board's commitment to the highest standards of corporate governance, prudent risk management, and sustainable long-term growth.

The Chairman apprised the shareholders of the Company's performance and key developments during FY 2025–26. He highlighted the 27.35% growth in Assets under Management (AUM) reaching Rs. 1,626.26 Crore, a 14% increase in disbursements reaching Rs. 821 Crore, and the expansion of the Company's branch network to 176 branches across six states. The Company recorded a 29% increase in total income reaching Rs. 319.6 Crore and a 38% growth in Profit after tax reaching Rs. 49.68 Crore. He further highlighted the Company's strong capital position, with a Capital Adequacy Ratio of 26.12%, healthy asset quality with Gross Stage-3 assets at 2.13%, and improvement in the cost of borrowing from 11.48% to 10.80%. He also apprised the members that Acuité Ratings & Research Limited had upgraded the Company's credit rating to ACUITE A (Stable) during the year.

Thereafter, the Company Secretary & Chief Compliance Officer apprised the shareholders of the four agenda items set forth in the Notice of the AGM dated August 12, 2026, as detailed below. He explained the details of the ordinary and special business covered in the Notice and Explanatory Statement, including the objective and implications of the respective resolutions, and briefed the shareholders on the matters proposed for their consideration and approval.

Sr. No.	**Particulars of Resolution**	**Type of Resolution**
Ordinary Business:		
1.	TO ADOPT THE AUDITED FINANCIAL STATEMENTS OF THE COMPANY FOR THE FINANCIAL YEAR ENDED ON MARCH 31, 2026, TOGETHER WITH THE REPORT OF THE BOARD OF DIRECTORS AND AUDITORS THEREON.	Ordinary Resolution
2.	TO APPOINT A DIRECTOR IN PLACE OF MRS. ANEESHA BAID (DIN: 07117678) WHO RETIRES BY ROTATION AND BEING ELIGIBLE, HAS OFFERED HERSELF FOR RE-APPOINTMENT	Ordinary Resolution
Special Business:		

3.	TO APPROVE THE LIMIT FOR ISSUANCE OF NON-CONVERTIBLE DEBENTURES ON PRIVATE PLACEMENT BASIS	Special Resolution
4.	TO CONSIDER AND APPROVE THE APPOINTMENT OF M/S V.M. & ASSOCIATES, COMPANY SECRETARIES AS SECRETARIAL AUDITORS OF THE COMPANY	Ordinary Resolution

He further informed that the Voting results (remote e-voting and e-voting at the AGM) along with the Scrutinizer's report will be communicated to the Stock Exchanges i.e. **NSE, BSE** and E-voting service provider i.e. **MUFG Intime India Private Limited (Formerly known as Link Intime India Private Limited)** within two working days of the conclusion of the meeting i.e. on or before September 18, 2026 and the same shall be uploaded on website of the Company at www.lifc.co.in, **NSE, BSE** and **MUFG Intime India Private Limited (Formerly known as Link Intime India Private Limited)** as per the statutory provisions and guidelines.

Thereafter, the Members who have registered themselves as speaker shareholders were provided opportunity to ask questions or express their views. Speaker Shareholders then expressed their views / asked questions on various issues relating to future business plans, financial performance, asset quality, customer services, existing products, etc. The Chairman responded to the queries raised by the Speaker Shareholders and addressed their concerns to their satisfaction.

Thereafter, the Chairman proposed a vote of thanks and expressed his sincere gratitude to the Board of Directors, regulatory authorities, shareholders, customers, employees, auditors and other stakeholders for their continued support and contribution towards the Company. He highlighted the Company's strengthened foundations and its focus on inclusive growth, innovation and sustainability, and expressed confidence in its continued progress. An e-voting period of 15 minutes was provided to the shareholders, and the requisite quorum remained present throughout the meeting. All the business items as set forth in the Notice of the AGM were duly transacted.

The Chairman concluded the proceedings of the 29th Annual General Meeting and placed on record his appreciation to all the participants for their valuable contribution towards the successful conduct of the meeting. He particularly acknowledged the support and guidance of the Board of Directors, including the Independent Directors, and the assistance provided by the Statutory Auditors, Secretarial Auditors, Scrutinizer, Registrar and Share Transfer Agent. He also appreciated the efforts of the Chief Financial Officer, Company Secretary & Chief Compliance Officer, management team and employees towards the Company's performance and successful transition to a listed entity.

The Chairman informed that the recorded transcript will also be made available on the Company's website as soon as possible.

The meeting concluded at 05:23 P.M. (IST) (including time allowed for e-voting at AGM).

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

SOURABH MISHRA
Digitally signed by SOURABH MISHRA
Date: 2026.09.16 19:47:38 +05'30'

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